

EQUITY NEWS

A QUARTERLY NEWS PUBLICATION OF EQUITY



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NOT FOR SALE

Issue-16

Equity launches leadership and coaching programme for staff



Staff and guests display the “Each for Equal” gesture at Equity Centre during the celebration of the International Women’s Day.

International Women’s day 2020

International Women’s Day 2020 theme is #EachforEqual: An equal world is an enabled world.

Individually, we’re all responsible for our own thoughts and actions - all day, every day. We can actively choose to challenge stereotypes, fight bias, broaden perceptions, improve situations and celebrate women’s achievements.

Collectively, each one of us can help create a gender equal world. International Women’s Day (March 8) is a global day celebrating the social, economic, cultural and political achievements of women. The day also marks a call to action for accelerating women’s equality.

International Women’s Day (IWD) has occurred for well over a century, with the first IWD gathering in 1911 supported by over a million people. Today, IWD belongs to all groups collectively everywhere. IWD is not country, group or organization specific.

Equity Group has launched a leadership and coaching programme that will enhance a gender-equal working environment.

Equity Inspire Programme, abbreviated as “EQUIP”, is a 360-degree intervention strategy encompassing leadership development, mentorship, coaching and capacity building among staff to prepare them for career development.

The programme will be led by the Group Executive Director Mary Wamae.

The supportive and skills-based training and leadership program is aimed at building a workplace where women and men at all levels are inspired and equipped to realize their full potential. It recognizes women as critical to the success of Equity and thus will support their development through gender diversity interventions. This will achieve visibility and recognition as well as growth and development of women.

The program captures the spirit of inclusion and diversity that has swept through the modern workplace, calling on corporate organizations to commit to promoting the empowerment and representation of women at different

levels and will align Equity’s vision with the UN Sustainable Development Goal (SDG) number 5 on Gender Equality.

The World Economic Forum Global Gender Gap Report 2020 states that while the world is forecast to reach gender Equity in 108 years, Sub-Saharan Africa will hit the gender

on the NSE are women, with only 3 of these firms having women as chairs of their boards of directors.

It is now clear that equality is a business issue. Employees who feel included are more engaged and committed to the organization and are more likely to recommend the

“Equip aims to further the empowerment agenda by taking these activities further and incorporating their ideals into operational strategies.”

parity mark in 136 years given the current rate of inclusion, where women account for only 18-20% of boards in Sub-Saharan Africa.

According to a recent report titled Gender Equality in the Workplace report by the Nairobi Securities Exchange (NSE), only four in 62 Chief Executive Officers of companies listed

company to others. They experience a greater sense of well-being and stay in the organisation longer. The push for the inclusion of women has borne fruit but more work remains to be done to match action with the intention of achieving the inclusion of women at every level, especially the higher echelons of the corporate world.

The UN’s Women’s Empowerment Principles invite corporate organizations to make some prescribed commitments that are backed by action. They include establishing high-level corporate leadership for gender equality; treating all women and men fairly at work; ensuring the health, safety and well-being of all women and men workers; promoting education, training and professional development for women; as well as measuring and publicly reporting on progress to achieve gender equality.

In the financial services sector, organizations have deepened the inclusion of female staff by signing on to agreements such as the Women in Finance Charter.

Among other things, the charter commits firms to supporting the progression of women into senior roles in the financial services sector by focusing on the executive pipeline and the mid-tier level; publicly reporting on progress to support the transparency and accountability needed to drive change; having one member of the senior executive team who is responsible and accountable for gender diversity and inclusion; and linking the pay of the senior executive team to delivery of a set internal targets on

gender diversity.

“Equity has a long history of supporting women and EQUIP is the clarion call for a cause that has already taken root. With a staff ratio of 44% to 56% women to men, the Group is close to the 50/50 mark,” said Group Executive Director Mary Wamae.

Some of the initiatives Equity has implemented over the years include a fully-kitted lactation room in Head Office, efforts to create a safe and secure working environment through speak-up champions, an established whistle blowing system with third party reporting, and counselling. Policies have been enriched to provide flexible working hours for mothers reporting from maternity leave, who are allowed to take two hours off the normal working day.

“EQUIP aims to further the empowerment agenda by taking these activities further and incorporating their ideals into operational strategies. The program will identify high growth potential talent, provide encouragement and mentorship programs and will support women towards the senior ranks of Equity,” added Mary.

Time to drop our gender lenses



As we celebrate International Women's Day this year, we in Kenya are privileged and inspired by women who have done great things for our communities and country. Our nation was honored to have a great Nobel Laureate, the late Professor Wangari Maathai who championed the course of the environment passionately and fearlessly through the Greenbelt Movement. In recent times, we take pride as a country in our First Lady, Her Excellency Margaret Kenyatta, showing sacrifice for others with the Beyond Zero program.

Men and women complete each other; they are two sides of the same coin. However, there continues to exist both in our environment and globally, a challenge of inequality. On this occasion of the International Women's Day, I join in the global appeal that each stand for equal. Equality is central to the transformation of the world. We need each

DR. JAMES MWANGI

EQUITY GROUP MANAGING DIRECTOR AND CEO

other in order to make a difference.

I urge the society to drop the gender lenses through which the majority view the world and instead evaluate people from the perspective of their character, capacity,



In Equity, we believe that equality among the genders is central to the success of our organization and we are constantly working towards this goal.

competence, impact and contribution. This will go a long way in giving equal opportunities thus reducing the disparity between men and women; and more importantly will help us to move to a place where we subconsciously treat people equally.

In Equity, we believe that equality

among the genders is central to the success of our organization and we are constantly working towards this goal. Our Group Holdings Board has three women – Evelyn Rutagwenda, Mary Wamae and Helen Gichohi and four men, which is almost a 50/50 parity representation. This mix gives the board the benefit of diversity of opinions and representation.

When I look at the pipeline of leadership in this organization, I feel we can do much better.

I'm glad that at the Group level we have women occupying central positions such as our Group Executive Director, Group Communications Director, Group HR Director, Executive Chair of our Technonogy Initiative, Managing

Director of Equity Group Foundation International (EGFI) and Associate Director in charge of Communications.

In addition, our Credit Department in Kenya, our Agriculture portfolio and the Equity Group Foundation (EGF) – Finance, as well as our largest branch, Moi Avenue Mombasa, are headed by women.

This is a great achievement. I want to encourage our women staff who constitute 44% of our entire workforce to strive to populate themselves into the opportunities for leadership as they arise. An effective way to achieve this is to embrace new challenges, and strive to stand out through exemplary performance. In addition, they should seek coaching and mentorship as a means of fast-tracking themselves.

The Equity Inspire Program (EQUIP) has been conceptualized to inspire all staff within Equity to realize their full potential. My appeal to the ladies is to take advantage of this program to drive equal representation in leadership positions between the two genders.

EQUIP is yet another innovation that is meant to ensure that Equity continues to be what it has always been, a great success story.

Equity women, let us sit at the table

MARY WAMAE

GROUP EXECUTIVE DIRECTOR

It's been 29 years since I qualified as an advocate of the High Court. This is the journey to where I am currently overseeing subsidiaries and providing leadership and governance for the Group, and it has been an exciting challenge.

I joined the Bank as a Legal Services Manager to set up the legal department in 2004 after running my own practice for 13 years. Today, I sit on the boards of all the subsidiaries. I support the non-executive directors on matters of governance and build board capacity and structure. I also support the managing directors in reviewing their strategies and aligning the Group's strategy.

I took it upon myself to understand banking. Some moments were extremely challenging. I remember when we converted from a building society to a Bank and then listed on the Nairobi Stock Exchange, there were a lot of misconceptions about Equity in the market.

We had to put out a lot of information about the bank to counter this. Today, we are the largest financial services provider on the bourse and the second largest company. It is a very competitive market, and the challenge for me when I was Director of Strategy was to steer the Group and guide on what to do and what not to do.

Along the way, I have had mentors and people bold enough to tell me the truth whether I was right or wrong. The CEO, Dr. James Mwangi has been my greatest mentor. I have learned a lot from him, and he has been forthright with me. I follow some other mentors and inspirational writers like Robin Sharma, Jim Collins and Stephen Covey. In this day when there's so much information online, you don't have to meet your mentors; they don't even have to be alive.

Why work on gender equality? Gender equality brings diversity in the workplace, and women offer different perspectives and different ways of approaching business. They bring a soft side to the business, which

brings harmony. But being soft does not mean one is not firm; it means one is able to have a balanced view. In Equity, with the right attitude, focus and a passion for the business, women have done a great job rising through the ranks.

My advice to young women in Equity is to go for it. Like Sheryl Sandberg, Chief Operations Officer of Facebook says in her book, *Lean In*, sit at the table; do not sit on the periphery of leadership. Know where the table is and invite yourself through your exemplary performance, positive attitude and love for what you do.

My advice to women is that success does not come easy. We are in a competitive market. Equip yourself with knowledge because knowledge is power. See the opportunities in adversity and don't expect things to come easy. However, do not fear; you can do just as well as men if not better.

The last tip is to fear God. God gives us strength to cope even when things are tough.

My personal commitment and that of Equity Group is to provide mentorship. I

have been very fortunate to rise to my position and I'm proud of what I have achieved. Mentoring others and sharing what I have learned will be my way of giving back. We are starting EQUIP, a new program to help us understand and address the needs of our colleagues and what support they need to grow. With the Board behind us to give us the resources we need, we know we can make positive and impactful change.



Craft your winning formula

REBECCA MIANO

MANAGING DIRECTOR & CEO, KENGEN

The International Women's Day is an opportunity to appreciate and recognize how much progress we have made as women in different areas. It's a chance that our mothers and grandmothers before us did not have. I used to think that my kind of job was reserved for male engineers, but the process was fair, and I was given a chance to compete. Over the last 25 years I have risen through the ranks from being Assistant Legal Officer to become the first female CEO of KenGen.

As women we must equip ourselves, take up management roles and occupy our position in the C-Suite. We should not seek to be given opportunities on a silver platter. We must rise in every sector of the economy because intelligence, excellence, wisdom and leadership skills know no gender.

Winning is not a chance thing. It is a habit that is developed over time. Winners practice this all the time because they have come up with their own winning formula over the years. Ladies start crafting your winning formula and stick to it. Five focus areas have been the touch points in my career development helping me grow from one level to another.

1. Confidence: Confidence makes us high achievers. We often see opportunities, know we can do it, but because of fear, we sit back and let confident men do it. We need to have the nose to sniff out opportunities and be deliberate about our personal growth. Trust your gut feeling to go for it. Focus on doing things that get you motivated. One person with confidence becomes a majority. You will be a commander, not a passenger in your life.

2. Resilience: As Ernest Hemingway said, 'The world breaks everyone and afterward many are strong at the broken places.' If you have not failed at many things you probably have not accomplished many things in life. We must embrace both success and failure in equal measure to help us soldier on. If you want something keep pressing on and never give up.

3. Hard work: The fruits of hard work can never be overemphasized because the door



to success can only be opened by hard work. The determination to outperform your history is what propels hard work. Go beyond your comfort zone, accept the grind, wake up early, be organized and do what it takes to achieve your goals.

4. Competence: Competence makes you stand out from the competition. Seek to understand and master what you do. Lack of competence at work will hurt your future prospects. Do not choose luck over competence. The more competent you are the more confident you will become. When you lack competence, you opt for easy tasks only and become a slave to safety. Invest in self-development because your competence level will determine whether you'll lead or follow.

5. Mentors: Surround yourself with mentors and cultivate relationships with people who bring out the best in you, honour and appreciate you, and allow you to excel. Be intentional in imitating the winning habits of your mentors. Do not limit yourself to only those you can easily access. Do not be shy to approach those outside your network. From my experience, nobody says no to mentorship.



EQUIP

EQUITY INSPIRE PROGRAM

Equity has a long history of supporting women and EQUIP is the clarion call for a cause that has already taken root.



Above: Keywords when staff were asked about "the most striking thing about the women they know"



Justice Isaac Lenaola
Judge of the Supreme Court of Kenya

Have a strategic plan for your life to know how to use your time, and as Whitney Houston said, 'Do not walk in anyone's shadow'. Do not compete with anyone; compete with yourself. Be your own critic. Every Friday afternoon I have me-time, I sit alone and ask myself questions. What have you done right this week? What have you done wrong this week? What do you plan to do right next week? Who have you hurt? How can you make yourself a better human next week? That becomes my challenge every single week.



Joyce Muchena
Gender Lead, Mastercard Foundation

Where does gender inequality begin? It does not start at the workplace. It starts at home, in the churches, mosques and in cultural settings and spaces. When a boy is born, we give five ululations. When it is girl born there are only four. The poor girl doesn't know she is being underserved even before she can speak for herself. The young women are saying you cannot tell us to be confident in the workplace when you have not given us an opportunity to show what we can do.



Julie Gichuru
Head of Public Affairs and Communications, Mastercard Foundation

Men are allies with us on this women's empowerment cause. They are our brothers, our fathers, our friends and we appreciate them for being with us on this journey.



Mary Wamae
Group Executive Director

Women have the habit of sitting at the periphery where no one is even seeing them. You have to make yourself relevant to the conversation and the first thing is to sit at the table where the discussion is happening. The only way to advance is to ensure you have mastery of your subject, that you have technical competence and you have your voice heard.

PROF. ISAAC MACHARIABOARD CHAIRMAN, EQUITY BANK, KENYA
CHAIRMAN OF GOVERNANCE COMMITTEE, EQUITY GROUP BOARD

An equal opportunity employer



For businesses to create gender equal workplaces, policies need to ensure men and women have equal opportunities to grow. We need to enhance women's ability to compete for middle level and senior management roles, and since most management positions are occupied by men, they get to drive policies and have a key role in promoting gender equality. They should encourage and mentor women to compete with men on an equal footing.

In my view, gender equality must be both a culture and a governance issue. As organizations, we need to create cultures driven by the attitude that women are as capable as men.

We must admit that the needs of men are different from those of women. The woman carries much more responsibility as a wife and mother at home. We need to support women to rise at work without sacrificing their social responsibilities.

Thanks to their nurturing nature, women bring a different perspective in dealing with

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Success does not come easy. We are in a competitive market. Equip yourself with knowledge because knowledge is power.

people's emotions. As managers, they protect, understand and support employees and are more sympathetic to other people's family commitments and social engagements.

To the women in Equity, I'd say that the Group is an equal opportunity employer. Women currently make up 44% of our staff but we will henceforth deliberately ensure that this equality is maintained throughout the ranks of the organization. Our aim is to get to a 50/50 staff ratio.

My advice to women is, right from the beginning of your career, set yourself apart by enhancing your skills and competencies. Have the confidence to compete for opportunities on an equal footing with men. And finally, pay attention to balancing your life.

Young women, put aside fear

EVELYN RUTAGWENDANON-EXECUTIVE DIRECTOR IN THE GROUP/ UGANDA/ RWANDA EQUITY BOARDS
CHAIR, AUDIT COMMITTEE IN THE GROUP/ UGANDA EQUITY BOARDS

I grew up in Uganda and went to Makerere University for my Bachelor of Commerce degree. I then moved to Kenya where I worked for six years and did my CPA at Strathmore University. I worked with Coopers & Lybrand before joining the cooperative movement in Uganda where I was tasked with starting an audit function. Then I moved on to join the World Bank as a consultant before joining the Uganda National Chamber of Commerce as the Executive Secretary after which I left to venture into business.

I am most proud of my track record in starting departments, institutions and functions from scratch.

In 2004, I was appointed the Auditor General by the President of Rwanda. At the time, Rwanda, which is my home country, had only 14 qualified accountants, and I was the first woman accountant. I was the first woman and the first qualified woman accountant to hold the position of Auditor General.

I got a lot of support from the parliament, the executive, the presidency. In 2007, a public poll was carried out and my office was voted the best performing institution. I take great pride in the fact that Rwanda now has a proper Office of the Auditor General and a parliamentary audit committee.

To address the small number of accountants in Rwanda, my office started a training program for accountants to prepare for ACCA exams. There was also no professional body and I brought together stakeholders to start the process of forming an accounting body. I was elected



Evelyn (seated, second left) at the celebration of "Equity at 35" and unveiling of a new brand identity in Nairobi. She is flanked by (from left, seated) Equity Kenya Board Chairman Prof. Isaac Macharia, Equity founder and former chairman, Dr Peter Munga and Equity DRC Board Chairman Wolfgang Bertelsmeier among other senior Equity officials.



2012. In 2014 I also joined the Equity Bank Uganda Board, and I am proud of the work we have done building the board and executive management. It is now one of the best performing subsidiaries.

Women have special strengths. They attend to details and give their all in their tasks. My advice to women is to always be prepared to show up as a qualified professional, that way, no one can brush you aside. You will earn respect from both men and women. Put aside fear and know that women can do whatever men can do. I have done as well as my seven brothers both in school and in career. I don't think of myself as a woman. I think of myself as deserving of opportunities as everyone else.

chair of the steering committee and we successfully formed one. Today there are many professional accountants in Rwanda.

In 2008, after taking a break from work, I became the President of the Interim Governing Council

of the Institute of Certified Public Accountants of Rwanda (ICPAR), a role I played until I retired. I then joined the Rwanda Development Board and was later recommended to join the Equity Bank Rwanda Board in

“ I was appointed Auditor General by the President of Rwanda at a time when Rwanda had only 14 qualified accountants, and I was the first woman accountant. ”

JOYCE MUCHENA

GENDER LEAD, MASTERCARD

Equality and distribution of resources

Does it surprise you to hear that it will take 140 years for Africa to achieve gender parity? We have to do something today in order to change that. Distributing resources equally does not give equal access. Why? Because both men and women have different capabilities, needs and have been impacted by life differently.

As a woman with 25 years of doing women empowerment, I know the needs of young girls are valid and that we need to empower girls. We also need to model for African girls what an equal world looks like.

Here are a few things our girls ask of us:

1. Check where it all begins:

Exclusion and discrimination does not start at the workplace. It starts at home and in the cultural settings. For example, when a boy is



born, the women give five ululations whereas they give four for a girl. You cannot tell girls to be confident in the workplace when you have not taught them to be confident at home.

2. Give girls mentorship and coaching:

Girls need to be self-aware, resilient, and to start at a better place so as not to burn their fingers like we did.

3. Role models:

Where are the men and women modeling equality? Look around your family and other spaces and identify one young girl for whom you wish a more gender equal world. She could be your daughter, your neighbour's daughter, your niece or a lady in the office. That girl needs you to reflect the voice that women and men of goodwill, be they fathers, brothers, bosses, colleagues or friends project today. Women will aspire only to the extent that they can perceive equality.

4. Let's deal with violence in our country:

Femicide is taking out our

women. Imagine giving a girl education, mentorship and support, only for her to be killed. Someone is willing to apply the most extreme measures to stop a woman from expressing herself. They hurt the woman physically or psychologically and in extreme cases, kill her. What will happen? Girls will start thinking they too need to protect themselves, then they will start hitting back. That cycle only creates a society of violence. It erodes any gains we have made.

5. Give young women internships:

Girls have business ideas and fantastic career trajectories. Give them internships, jobs, promotions and resources to build businesses.

I wish you everything it takes to ensure we won't have to wait 140 years before women and men can enjoy the fullness of their lives.

HELLEN NJIRU
COAST REGION GENERAL MANAGER

Be empowered to multi-task



My career development at Equity has been challenging and exciting in equal measure. I have grown from being a Branch Manager to managing a whole region with 17 branches, while also running the Mombasa Supreme Centre as the General Manager. The challenge has been a rewarding experience.

I joined Equity in 2008 from another bank that had transferred me to Nyeri, forcing me to leave my family behind in Mombasa. When I approached Equity, they agreed to give me a job in Mombasa, which meant I could be with my family.

I was attached to the Moi Avenue Branch and right from the start I was tasked to turn around a poorly performing branch. Working in a multinational bank, as a branch manager I had played a very narrow role. In Equity, a branch manager is a CEO. She handles everything from administration to staff experience, customer engagement, performance, business contingencies and even growth and development. I immediately felt inadequate to take responsibility for all the decisions I needed to make.

With a scope that required me to be more than a banker, I found myself engaged in odd roles like identifying premises for most of our branches in the region. To empower myself, I joined a master's program in strategic management, and armed with the lessons I acquired I was able to handle my job. I grew from a Business Growth and Development Manager (BGDM) to Senior BGDM and then to General Manager. It has been a steep learning curve.

Through it all I have built a cohesive, high performing team in my region through mentorship. I do my best to nurture my team and impart knowledge and experience that I have gained. I make it my duty to know what they are dealing with in life and this has led to the team being motivated and committed to growing the business.

I have also gained the trust and confidence of my seniors. Equity Group CEO and Managing Director Dr. James Mwangi saw my potential and has constantly challenged me with bigger and more complex responsibilities over the years. I am glad I have not disappointed him.

I draw my strength from God. He has been gracious to me and I make sure I pray and trust in Him. My husband, too, has been my cheerleader. He and my three sons are very supportive and proud of all my achievements.

My advice to younger women at Equity would be that they take their work seriously and do the best in their current positions, while aiming higher. Equity is a prestigious and respected institution and we should all feel fortunate to be a part of the staff.

Lastly, we women need to have and be mentors. Have women you look up to both in your circles and online. I make a point of taking women's issues seriously. I support our female customers and always give them a listening ear. I am also a board member at Wema Centre, an organization that rescues girls who have been abandoned by their families. This is one of the ways I give back to the community.

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Women need to have and be mentors. Have women you look up to both in your circles and online.

GLORIA BYAMUGISHA
EQUITY GROUP DIRECTOR, HUMAN RESOURCES

Work hard towards your own cause

I am a Human Resources professional who specializes in change management, organizational restructuring and mergers and acquisitions. My career spans 20 years across the Public Sector, Telecommunications and Banking – of which 12 years have been in Senior Management roles. Having become an HR Director when I was 28, it was clear then that there was nothing called luck – but a mixture of excellence and hard work with an opportunity that presented itself at the right time.

To be successful as a woman you must know your target in life and beware of what it will take you to attain your goal. You cannot hit what you don't aim at and there is only one person between you and your target, and that is you.

Also, follow the principles of success: Spot opportunities and take them up, be hardworking, make sure the people around you can support you through mentorship, coaching and hands-on experience. These are very important lessons I've learned. The best of all, have



the right attitude. Your attitude about success, willingness to grow, being true to yourself and impacting others is critical.

I'm not just a dedicated professional but I'm also married and a mother of three who like many women has had to make sacrifices to grow my career. I term this intricate juggling act of work and family life 'the woman's challenge'. I was once

seconded to Nigeria by my employer. I had a young family that needed me, but I also loved the exposure and growth. I have strong family values, but I also have a professional ambition. So, I took up the challenge to go to Nigeria. It was one of the hardest things I've ever done but it was one of the best learning experiences for me.

To the women in Equity,

my message to you is this: be aware and ready when your opportunity comes. By being competent and ready for the challenge, by standing for what you believe in and by working towards your own cause and being true to yourself you can get there. Always remember – for you to be respected, you must be qualified, not just in terms of education but in the kind of legacy you create through leadership.

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You do not have to be liked to be admired. Stand for what you believe and work towards your cause.

Do not shy away from opportunities

LORNA ROTICH
BGDM, ELDORET BRANCH

When I joined Equity Bank straight from university in 2006, I didn't know that my career journey would at some point lead me out of Kenya. My job was to market the Bank in my local community.

Samuel Kirubi was my branch manager, and he trained me on how to talk to customers and field their questions. He made me believe in myself and in turn I gave the job my all. When Stanley Ng'ang'a took over as Business Growth and Development Manager (BDGM), he also mentored me, and I got to perform different roles in the branch and familiarized myself with banking in general.

When the Rwanda subsidiary was established in 2011, I was posted there, which meant I would be away from my son and from home. I was sent to a far-flung branch that was near the border of Rwanda and Democratic Republic of Congo.

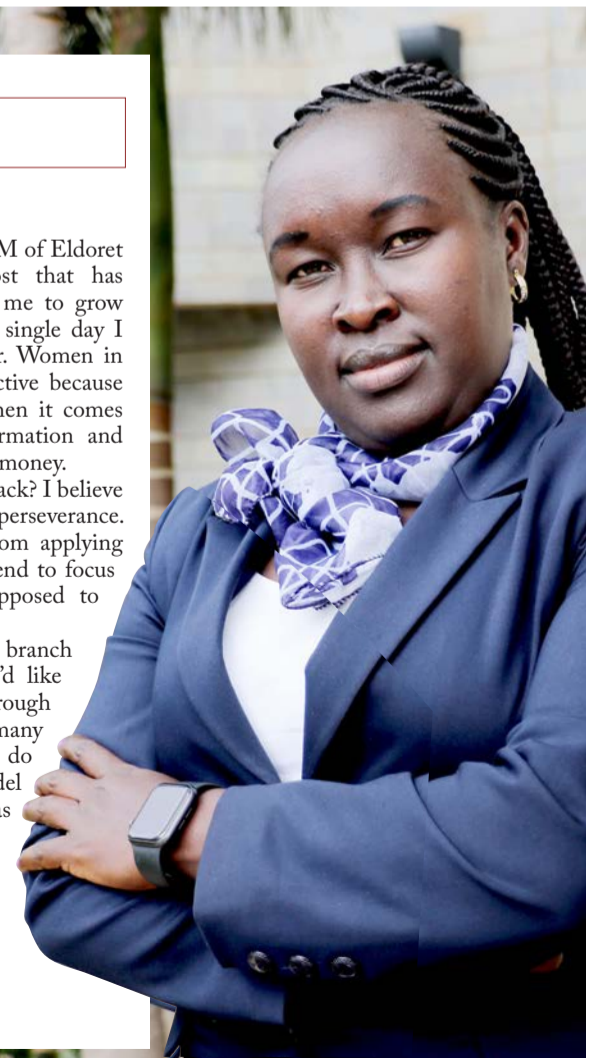
It was the first time I had been away from home and I experienced incredible culture shock. I told myself that I would stick it out though. By the time I came back to Kenya in 2018, I was fluent in

Kinyarwanda!

I've now been the BGDM of Eldoret branch since 2018, a post that has challenged me and forced me to grow as a woman banker. Every single day I strive to be a strong leader. Women in banking are especially effective because of their trustworthiness when it comes to handling sensitive information and responsibilities that involve money.

So, what holds women back? I believe it is a lack of confidence and perseverance. Women often shy away from applying for top jobs because they tend to focus on their weaknesses as opposed to their strengths.

I am proud that my branch staff is 70% female, but I'd like to see more women rise through the ranks and there are many opportunities for them to do so at Equity. My role model is Oprah Winfrey, who has risen to become a world-renowned icon, yet she came from a humble background.



Women inspire and elevate



Equity Bank Uganda Executive Director, Anthony Kituuka (above) who attended the International Women's Day celebration spoke on the uniqueness of women to contribute positively to the workplace. "My profound respect for women emanates from the fact that I find them specially in their ability to be able to multitask a variety of activities while maintaining a phenomenal sense of order. They combine this with tenacity, perseverance and patience," he said.

Recognizing the rich diversity women bring to business, Anthony said the different skills and talents of the Equity woman with her humility and professionalism makes this organization an extremely dynamic place to work. "Many are strong, determined and dedicated to getting the work done with grace. I urge all the women to strive and maximize on their potential in order to continuously ascend the leadership ladder. We honor you on this International Women's Day."

My Career Journey in Equity

BY CATHERINE WAMATSEMBE

FORMER HEAD OF INTERNAL AUDIT, EQUITY BANK UGANDA

I became a staff member of Equity Bank in 2008 when Equity Group took over the then Uganda Microfinance limited (UML), where I had worked for five years since 2003.

I was heading Internal Audit. In total, I served the Bank for close to 16 years. By the time of my early retirement in February 2019, I was the longest serving SMC Member.

What's keeping women from rising to the top leadership is partly a cultural challenge where society is inclined towards the perception that women come second to men who are the heads of the family. Fortunately, this situation has been changing gradually as society evolves and more women have been rising to hold leadership positions successfully.

Secondly, many women lack the confidence to speak up and step up where opportunities for bigger roles arise, this leaves many of them trailing behind their male counterparts.

I contribute my success to the passion and love I had for my work, my honesty, integrity, loyalty and aligning my goals with those of the Bank.

I truly enjoyed serving the Bank. I set my goals clearly and focused on the bigger picture to serve the Bank in a diligent and dedicated manner. My energy was mostly directed to supporting management in turning around the Bank and promoting the Equity culture.

I derived satisfaction whenever I made a positive contribution and impact to the overall performance. I also got a lot of support from the Board, my solid team of Auditors and some members of Management.

I would sum up my advice to Equity

women with these four pillars:

1. Rising Body:

Take care of your Body mentally, emotionally and physically. Be mindful of your health at all times, by taking full body health checks, respecting Doctor's appointments keeping mentally fit through exercises and dieting. Have moments of self-love by giving yourself 'ME' Time. Because you can't offer others love when you don't feel it!

2. Rising Mind:

They say Knowledge is the breakfast of Champions, enrich yourself by continuously acquiring requisite skills, and keep pace with the fast-evolving technological trends in order to remain relevant. Most employers are looking for creative and innovative individuals that add value. Have the right attitude at work, be flexible and adaptive and always ready to take on higher challenges and responsibilities.

3. Rising Heart:

This mainly refers to Emotional intelligence. Take control of your emotions because they impact on others and teamwork. Have empathy towards others, have a life plan/goal and focus on it. Develop a work-life balance by allocating your time appropriately and building boundaries between your work and family. Be a team player, learn to appreciate and complement good work and train the next person or persons to take over from you at the right time.



4.

the feeling of togetherness and bonding for a common cause. Encourage free dialogue, sharing of ideas, appreciating, encouraging and complementing each other and putting in place mentorship programs.

Rising Soul:

Connect to your higher self, start listening to your inner voice that gives you limitless energy. Make time to pray. This will bring a feeling of joy, peace, abundance and self-worth. You will arise each day with inner belief that you too can move mountains. This kept me going in my journey at Equity!

How can men play a role? Men need to be supportive by accepting and acknowledging that women are an equal and deserving force in the workplace.

What is one way in which women can support other women? Women should support each other through deliberate networking and mentorship. This will foster

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Enrich yourself by continuously acquiring requisite skills, and keep pace with the fast-evolving technological trends in order to remain relevant.



EQUITY RWANDA

Helping Businesswomen Grow

Equity Bank Rwanda had the special opportunity to host Honorable Paula Ingabire, Minister of ICT and Innovation who was the Guest Speaker during the International Women's Day celebration on Saturday March 7th. The Minister was hosted by Evelyn Kamagaju Rutagwenda, Equity Bank Rwanda Board Chairperson, and Hannington Namara, Equity Bank Rwanda Managing Director as the key speaker to women staff and clients of the bank.

Giving her remarks, Evelyn encouraged the participants to work together and to create a better world. "Let us create a world of equal opportunity where both women and men can thrive and succeed," she said.

The Minister for ICT and Innovation told the participants to take baby steps and skill up themselves so as to be able to compete in the marketplace. "As women, we should know what our goals are in life, and work towards them," Minister Paula said. She highlighted that one of the biggest challenges women face today is access to financial services. We should challenge ourselves to lead the way this year in creating financial programs/packages that will benefit more women. "When you empower a woman, you empower a village, and so you know that you have made a very significant contribution to the country," she said.

Equity Bank is committed to creating more opportunities and supporting female entrepreneurs, the Managing Director, Hannington Namara said. "We want to continue developing customized services for our female clients based on their needs and aspirations," he said. Adding that Equity Bank Rwanda has rolled out several programmes, such as "Igire na Equity", aimed at facilitating women entrepreneurs to grow their businesses.

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When you empower a woman, you empower a village, and so you know that you have made a very significant contribution to the country.

Aline Gahongayire, a renowned gospel singer and businesswoman, attended the event as a distinguished client. She said she first became a client of Equity Bank four years ago. She enjoys doing business with the bank because they are "eager to help businesswomen grow", she said. She also hailed the lender's "efficient and convenient services."

Yvonne Murebwayire a female Equity agent appreciated the Bank's services and support. She promised to be an Equity ambassador and work hard to grow her business with the Bank.

On Sunday, March 8, the Bank celebrated International Women's Day with clients at the Remera branch.



SUPPORTING WOMEN



Equity remains committed to providing equal opportunities, appreciating the diversity brought about by both genders and the need to ensure fulfillment of their respective potential and contribution. To this end, the Group has put in place various initiatives to promote women empowerment. This includes holding forums where pertinent issues relating to women and career are discussed and mentorship sessions among other activities.



FANIKISHA PRODUCTS TA



Ksh 51.1Bn

Disbursed as of 2019 to over 768,000 groups

Through Equity's Fanikisha Shaba business loan product women continue to earn a decent living therefore secure decent lives. It aspires to enable women entrepreneurs to access loans and provides a forum through which mentorship programs take place via interactions with established entrepreneurs and up and coming entrepreneurs.

The Fanikisha Fedha business provides financial and non-financial services to women. It empowers women with working capital loans in micro income generating activities and targets women groups that have existed for more than 2 years (known as Fanikisha Women Enterprise Clubs (F-WEC).



CAPACITY BUILDING AND TRAINING

The Equity Group Foundation Financial Inclusion program integrates financial access, capability and inclusion. It has been in existence since the year 2010. The program proposes to reach 9 million people with financial education. EGF's 12 week financial education program covers 4 modules; Budgeting, Savings, Debt Management and Financial Services and was initially delivered through a classroom based model, but is now available digitally via mobile phone.



2.02 Million

Women and Youths have been trained



Ksh 7.6Bn

WOMEN



WINGS TO FLY SCHOLARSHIP MADE FOR WOMEN



There is equal opportunity for participation between the male and female students who benefit from the scholarship program where the high performing females are able to transition into the Equity Leadership Program (ELP).



50%

Of the 17,304 scholars enrolled to date have been women (girls).



EQUITY LEADERS PROGRAM (ELP)



5,968 Scholars | **42%** Female | **58%** Male

The program provides internships to females who are able to experience the working environment at a very early age helping them to understand work ethics, develop interpersonal skills and gain work experience. Components that are keys to success in the corporate world.

Ksh 207.5Bn

Disbursed to 5.3 million women entrepreneurs as of 2019



YOUNG AFRICA WORKS PROGRAM



140,000 ENTREPRENEURS

It's a partnership between Equity and Mastercard Foundation that seeks to extend affordable loans to over 140,000 entrepreneurs especially women to scale up their businesses and create more jobs in the country.

Disbursed to 79,000 women in Agribusiness as of 2019

ESTHER MUIRURI
EQUITY ASSOCIATE DIRECTOR - AGRIBUSINESS

Women just as capable as men to lead



I joined Equity 16 years ago to establish an Agriculture desk. Today I am in charge of marketing and expanding Equity's food and agriculture initiatives in both Equity Bank and Equity Group Foundation. Earlier on, I had received extensive training working in the agriculture field in a rural setting. As a result, I had built a strong career and Equity presented the next challenge for me. I have had lots of help along the way. I found many professional women who acted as my mentors in Equity and gave me confidence.

Women in high positions play an important role in nurturing and mentoring younger women at work. I always tell younger women to overcome their fears and have faith in themselves; to be focused and confident, and not to let anyone look down upon them. You have to know you are the right person for the job, not because you're a woman, but because you're qualified. It takes personal initiative to get the right education and the right work experience in order to prepare yourself for career growth.

Men, too, have a role to play in

empowering women. Just like men are given space, they should give women space to showcase their talents. Women are just as capable as men to perform at work.

It is a great joy to be a woman. However, we should not be naïve about the challenges that are unique to women. Women have extra responsibilities of taking care of their families, and this can present a challenge if not well managed. They also play key roles in the community and at work, and to be balanced, we need to address the challenges in all of them.

I remember an instance where I was faced with a dilemma. I had just been promoted at work, and that came with new responsibilities and the need to prove myself. At the same time, my child, who

was a Standard Eight candidate, was sick. It was a stressful time, but I went through a course called 'Unleashing the Potential in You' and this gave me a different perspective of challenges. I found the strength and tact to deal with this and many other situations that have required work-life balance.

We need forums at work where women can talk about their needs and challenges in order to help each other overcome our fears.

As we try to achieve equality we should remember that many women have gone before us and succeeded in their careers and in other spheres of life. We too can do it. We only need to perform to the best of our ability.



Esther (left) receives a trophy for Best Stand on behalf of Equity at a past Nairobi International Trade Fair.

JOY DIBENEDETTO
GROUP DIRECTOR, COMMUNICATIONS

Keep going and growing

Keep going and growing. It's a mantra I use in life, and in gardening.

Life is a marathon, not a sprint. Some moments are difficult, and some find you beyond happy. You never know what's coming at you. Just when everything is clear...life surprises you, offering opportunities never dreamt.

I was born and raised in New York City. A city that never sleeps! I'm grateful to have grown up there; I think the city itself infused me with a strong determination to keep going, and certainly my Italian family did too.

These elements of my life taught me that if you keep going, you will come out the other side, somewhere. The effort of persevering will move you from where you are 'at the moment'. If you've ever heard, "If you keep making the same moves, you will keep getting the same outcomes"...it's a strategy to make change if you want a new life. So, keep going. In practice this offers

opportunities and strength. The most constant certainty of life is change.

If it's too hard to go alone, go with others. Ask for what you need. You'll gain much insight from the act of sharing. You are not alone; other people are dealing with the same things. Especially



for women, having strong friendships and colleagues who offer advice, support and feedback will help you on your path upward. Cultivate these relationships, don't be afraid to reach out; speak your mind.

Growing is the impact of keeping going. Every experience you have, person you meet, challenge you face presents a wonderful by-product of growth. Keep your eyes, ears and heart open to lessons around you. These moments are what change us, educate us, and give us life's greatest teachings. Be aware, listen to what people say and how they act. For women this can be a sharp tool as you navigate your career.

For me growing has also been about actual growing. I've physically grown vegetables on my balcony for years. A book called 'The Edible Balcony' showed me I could grow food in a tiny space. Guess what? You can!

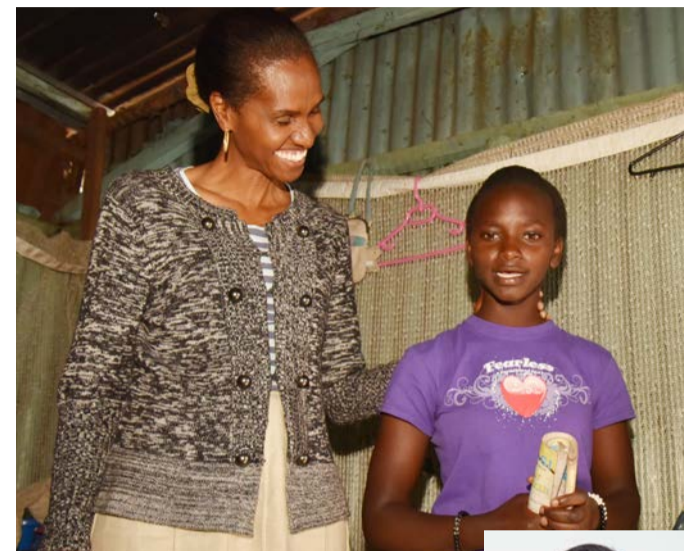
While it may seem a lot of work, the magic of planting a seed, watching it grow into an onion, spinach or tomato – is a lesson in how to grow your own life. Growing food taught me patience, focus and brought me a supply of fresh food! You must work hard, be patient and have a vision for where you want to go. You may have to adjust, but if you keep your eyes on the prize you can get there.

Things get hard but is the world ending? No, normally not. We can stop, take a breath and ask ourselves, "How can I turn this around?", "How can I learn from this?", "Where can I improve and contribute?" Keep going, keep growing, and keep giving back. This will help you get out of your comfort zone too. Rise to the occasion.

I look forward to working with the women of Equity to support your highest dreams for equality and advancement. You are strong and you are brave! The time is now. Go for it!

DR. HELEN GICHOHI
NON-EXECUTIVE DIRECTOR, EQUITY GROUP HOLDINGS
NON-EXECUTIVE DIRECTOR, EQUITY GROUP KENYA

Lead with your skills, not gender



Helen visits a Wings to Fly scholar at home



I have been an Equity Board member for eight years and sit on both the Group and Kenya Boards. Previously, I was Managing Director of Equity Group Foundation for five years from 2012. In my career as a conservation biologist before joining Equity, I had also run two foundations and was the President of the African Conservation Centre.

While still a board member, Equity recruited me to run EGF because of my experience in the philanthropic space. I was immediately drawn to Equity's work in the socio-economic transformation of communities and I saw potential to impact even more people because of the Bank's reach in different countries. The agents, branches and mobile services were a great network for use in social impact work.

When I joined the Foundation, we had Education (*Wings to Fly*), Financial Literacy, Agriculture, Health, Entrepreneurship and Environment programs that needed development partners to fund them in order to realize the Group's vision of socioeconomic transformation. I was largely involved in creating such partnerships.

While admitting scholars into the Wings to Fly program, we ensured we took as many girls as boys, even if it sometimes meant lowering the pass mark for girls. This is because when we visited their homes, we found that the household chores girls were given disadvantaged them, especially when they came from poor homes. Some parents choose their sons over daughters to go to school, and there were girls who would miss school due to their menstrual cycle.

Even in the entrepreneurship training, we sometimes relaxed the entry rules for women just to level the playing ground. We ended up with 75% of the entrepreneurship trainees and 60% of the financial literacy course being women. Sometimes women have mental blocks from their upbringing and socialization, and all they need is someone to give them an opportunity to believe in themselves.

Women manage relationships and businesses differently because they bring everyone along. It has been said that women invest primarily for family and society; they always consider the welfare of others.

My advice to younger women in Equity is, go to work as a professional, not as a woman. What that means is lead with your skills and capabilities, not with your gender. In a male dominated environment as the workplace often is, I've learned that you need to know your value and stand firm. As a conservationist, I had numerous experiences where communities, especially those still stuck in the traditional view of women, refused to deal with me because 'the men do not negotiate with women'. I had to let them know that they had no choice but to work with me if they wanted to partner with my organization.

I would also advise women to practice reflection and not to always blame others. For example, you should assess the culture of the organization and determine whether you buy into it or would rather work elsewhere. Be honest with yourself. If there are character flaws that hold you back, deal with them.

Finally, never feel that being female in the workplace is a disadvantage. Women are central to the success of organizations and companies and with women accounting for 50.1% of the population of Kenya, supporting and advancing more of us will make full use of our society's potential. We need equal participation from men and women even in business.

JULIET MUHEIRWE

HEAD OF HR, EQUITY BANK, UGANDA

Do not be afraid to take up space



One of the toughest moments of my career was when I was posted to Kenya to follow my dream and I had to leave my three-year old son in Uganda with my mother.

I am a hands-on mother and would have wanted to be physically present for my son, but I chose to take the position. As a result, I had to travel back to Uganda every two weeks to see my son.

I know this wasn't a unique challenge. Women make trade-offs between family commitments and work demands as part of the balancing act of being a career woman all the time. We learn how to juggle many roles. We are mothers, wives, employees, managers, daughters, sisters, friends and, in the community, we also serve. You cannot do one at the expense of the other.

Before joining Equity, I worked with Centenary Bank in Uganda as an HR Business partner and prior to that, with Airtel Uganda. What has secret been? I am where I am because my lady manager believed in me and held my hand.

As Head of HR in Equity Bank, Uganda, I was tasked with ensuring the workforce of about 1,000 staff members remained engaged as they were the pipeline of tomorrow's leaders. I believe that equality starts with the HR department hiring for competence, not for gender.

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Men play a huge role in the lives of their daughters, sisters and female colleagues. Continue to encourage women around you to break the barriers which are stopping women from advancing.

In the Uganda subsidiary, we have 46% female staff. But there are just a few women at the top, and this is both a personal and societal problem. While we still have active gender biases that consign women to only occupy specific positions, women also hold themselves back. In the workplaces, we need to come up with special deliberate programmes to address the challenges of women. Most importantly we need to create space for women through mentorship.

International Women's Day is a day to reflect on how far women have come in taking up space at work, at home and in the community. Women are already at the table bargaining, and many organizations have embraced women's empowerment, but we have a way to go. In the HR department in Equity Bank Uganda, we are looking at enhancing work life balance.

To the women in Equity, I would say take a long-term view of your career. Don't seek shortcuts. Don't compromise your integrity or sell yourself short. Be credible and trustworthy and be driven by the larger purpose for your life. As

one who is accustomed to reading people's professional profiles, women should invest in personal growth and development in order to make themselves visible.

And to the men, know that equality is in your best interest. You are all fathers and brothers before you are colleagues. Men play a huge role in the lives of their daughters, sisters and female colleagues. Continue to encourage women around you to break the barriers which are stopping women from advancing.

Get skills that future-proof your career

What would a medical doctor be doing working for a financial services provider? This is a question I have often asked myself finding that I am now the Head of the Health pillar at Equity Group Foundation.

My career path hasn't been always straight, but I do have an ability to plan. After I completed my degree in medicine and I had been practicing for a while, I noticed a gap in the business world that doctors could fill. I then did a Master of Business Administration (MBA), specializing in business management and this prepared me to take on opportunities

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As a mother, wife and a professional, I have had to balance my responsibilities by apportioning time and attention to each role.

at the intersection of medicine and business. My MBA thesis was on how to match quality and cost in healthcare.

It's important to have a long-term career plan right from the beginning. The world of work is changing very fast and you must prepare for the future through continuous professional development.

Throughout my career I have worked in both public and private practice before moving to the medical insurance field for eight years.

My job at Equity Group Foundation is aligned to both my professional oath but also to my personal vision of ensuring that Kenyans can access quality, affordable healthcare. I am part of a team responsible for the opening Afia clinics across the country, with the vision of establishing an extensive network across the Kenya.

Undoubtedly working in a 24-hour sector presents challenges for women. As a mother, wife and a professional, I have had to balance my responsibilities by apportioning time and attention to each role. Women must consider all the roles they have to play in their life and find the most comfortable way for them.

Be a team player at work, it is impossible to grow if you don't work well with others. Work for a workplace culture that encourages women to get into positions of leadership. Or, if you're a woman in a senior position you should extend training and mentorship to other



women. We can use our nurturing spirit to promote the welfare of other women in the workplace. I have personally committed to support women at work.

What gives me hope about gender equality is that the education system is breaking stereotypes that have held women back and there are no longer careers reserved specifically for men. The millennials do not have the glass ceiling that kept women in other generations away from career opportunities. Through education, mentorship and deliberate policies that promote opportunities for women, we are creating a new world of equality.

ELIZABETH GATHAI

DIRECTOR, CREDIT EQUITY, KENYA

Adopt a can-do attitude to grow

I joined Equity as a credit clerk, straight from university in May 2001. I had just received a Bachelor of Commerce degree and had completed the professional accounting course CPA(K).

The then Head of Credit at the Bank, Ambrose Ngari took me under his wings and exposed me to the various aspects of lending. I started interacting with customers, coming up with processes and getting involved in creating and marketing our products.

I was sent to South Africa to learn about developing credit products and processes and when I returned, we started a groundbreaking market segmentation exercise that revolutionized our lending.

At the time, our performance in credit risk was dismal and the Central Bank had given us a poor rating. That's when I was lucky enough to meet another mentor Babu Muchiri. He taught me work ethics and how to ensure asset quality among other things.

The two men have been instrumental in developing me into a professional. My late father, for one, was my biggest coach. He taught me that no seat in life is reserved for any particular person. Every time I achieved something significant, he taught me to record it, and to set my eyes on the next peak. He told me I could be anything I wanted to be.

I have also been lucky to work with high performing personalities. Ambrose Ngari, Babu Muchiri and Dr. James Mwangi have had a profound impact on me. They



identified my talent and hard work, believed in me, challenged me and gave me the opportunities and support I needed to deliver results.

When Babu left as Head of Credit in 2012, he recommended me to take over. What has brought me success is having a can-do attitude. As a woman, I have other family responsibilities that I must balance with my demanding work. I am a mother of three, with young twins that need my time and attention. I have realized that women have inherent strength, resilience and the

ability to multi-task. But most of us shy away from leadership because we do not want to lose our comfort.

If you strive for excellence in every role you play, you don't need to give up any one of them. Your head may be small in mass, but it directs the rest of your body for your life. Be careful what you convince yourself of. As a woman, if you do your best, life rewards you at the right time. Do not seek the rewards upfront; put in the work and someone will hand hold you to get to the next level.

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I have realized that women have inherent strength, resilience and the ability to multi-task.

CAROLE KAREMA

EQUITY BANK RWANDA, HEAD OF IT AND BUSINESS PROJECTS

Invest in yourself and network



them by bringing them to the table and by sharing information on the opportunities. Currently I am a member of Career Networks, a platform for women from different sectors who meet and discuss opportunities in their respective areas.

I am also a member of different school boards where I mentor girls and boys. I help them to select career paths that are aligned to their talents and ambitions and encourage them to work hard to achieve their goals.

My advice to my fellow women is to do a SWOT analysis for themselves. You need to know what your strengths, opportunities, weakness and threats are. Once you have that picture you can then set your vision with a view of where you want to be in 2 to 5 years' time.

Second, our culture sees a woman first and foremost, as a life bearer. But being a mother does not stop us from our ambitions. Motherhood is just a time for you to fulfil Gods plan to continue life. It's possible for you to be a mother, wife and a career woman all at the same time.

Three, is the need to invest in yourself.

Usually women go to the second plan and retreat into the background and let men grow. They forget themselves so at a point in time they become frustrated.

You need to keep investing in yourself, learning and making sure you fit into the environment. Number four, connect yourself with networks, they are a very important asset to your future. Alone, a woman can be powerful but when it's a collective effort, she creates impact. In networks you get to share the challenges you face every day and you get guidance on how you can grow.

Fifth, make sure you belong to new and innovative programs being implemented that support women's advancement. Connect with peers in the same career, with peers online, in the village, or at the workplace.

Seek to belong to programs that help you uplift others, and by uplifting others you also becoming more successful. Six, prioritize your relationship with friends and avoid anyone who is not helping you to grow you. Lastly, be yourself. Be authentic and you will find it easier to be an inspiration to other women.

I joined Equity Bank Rwanda as the Head of IT and Business Projects three months ago from a multinational where I had worked for eight years. I had the urge to grow in a different industry and the opportunity came with the increase of banks going digital.

There are a lot of women who need support and it is our obligation to help



Being a mother does not stop us from our ambitions. Motherhood is just a time for you to fulfil Gods plan to continue life.

LYDIAH KIBURU

ASSOCIATE DIRECTOR, COMMUNICATIONS

To grow in career, find your true north

There are people and experiences in my life that laid a foundation which shaped my character and career path. My father's love for education and progress was deep and my mother has remained my prayer warrior. My father instilled in us confidence to walk tall and a belief that we could achieve as much as boys could achieve. Since then, both in school and at work, I see myself as a student, and as a respected professional, and then secondly as a woman. Today, I can confidently say am a product of my parents' mentorship.

I have learnt that social and emotional intelligence are important for success. Over time I have met and made friends with people who impact me positively. If I realize that a friend has a tendency to overload me with negative energy, I steer clear while I embrace those who are genuine in the knowledge that we can count on each other.

The first transformation in one's career is connecting with your life's inner purpose. We all come to this world carrying our special gifts. The tragedy of life is when we ignore our authenticity and try to be everyone else except ourselves. Secondly, we must accept to patiently go through a phase of apprenticeship and mentorship.



Lydiah engages Wing to Fly scholars at an Equity Annual Educational and Leadership Congress.

I chose to connect with my leaders in order to learn through observation, by doing, asking questions and accepting to be corrected to gain the skills that makes them successful.

Hard work and focus can give you a place at the leadership table. In my 30s, I was assigned to be the acting Regional Director for the World Scout Movement in Africa. I gained immense exposure in decision making and connected with the power of young people. The late Major Murugu was a great mentor and I learnt a lot from him. I became the first woman, and the youngest director in that office to be elevated to the top position. I still volunteer with the Scout Movement and

am currently the Deputy Chief Commissioner for the Scout Movement in Kenya.

I hold the view that to grow in your career, you must grow the people who look up to you for leadership. I have learnt this skill from Dr Mwangi, our Group CEO who is a great teacher and coach.

I derive immense fulfillment in giving my colleagues and mentees the opportunity to expand their scope of work and learn new skills by taking up new challenges. I once encouraged a young lady to go back to school. She had been desperate after teaching for many years without a teaching background. Today, she has a doctorate degree and a successful career. She reminds

me that my encouragement helped her to find her true north

Since I joined Equity, I have risen through the ranks with hard work and patience. Today, I manage the brand transformation initiative as project manager. It is a complex multi-stakeholder program. I still need to work hard and grow to the next level, not because of what I achieved yesterday, but because of the relevance of the capability I will demonstrate tomorrow in line with the organizational goals.

At the same time, I must continue to strike a work-life balance, do my good turn in society, be a parent, a student, and take care of my mother as she grows old, because she took care of me when I was growing up. Don't let your career create social and emotional distance with your family.

Finally, there is power and joy in giving back. In my rural home, ten years ago, I gifted my mother with a primary school at home, to help her deal with empty nest syndrome. Every year she admits a few needy pupils to go through their entire primary school at my cost. That gives me great fulfillment to know that my income is helping someone else shape their destiny, because I was given the chance to shape mine.

ASHA JATTANI

HEAD OF CORPORATE SALES, TREASURY DEPARTMENT

Society gave me a chance



My journey in Equity started in 2009 at a community branch where I was a bank clerk. After three and a half years, I needed a bigger challenge, so I applied for a job in the Treasury Department. I worked on the retail sales desk and have risen to become manager at the corporate sales desk.

In 2010 I had enrolled for a Master's in Business Administration (MBA) and had to balance between attending evening classes and doing my assignments, while still building my clientele as I set my sights on the Treasury Department.

My mother is my role model. She educated and raised us single handedly after our father died when I was young. Coming from Marsabit County, I saw a lot of girls drop out of school due to cultural practices that discourage the education of women. But my mother was keen to see me excel and took me to Kenya High School and the United States International University (USIU).

I was fortunate to have received a scholarship from the financial aid office and a Vice Chancellor's grant, both of which paid 50% of my school fees.

To give back to society

I joined a group of women friends to start a program to support girls and give them a chance to go to school. We visit local schools back home and we have mentored young girls, encouraging them to pursue their dreams. We pool resources to deliver sanitary pads and books to them. We registered AMEN, an initiative that focuses on mentorship, maternal health and food security as a non-profit and we collaborate with organizations and, thankfully, the Phillips Foundation in collaboration with the County Government of Marsabit.

They partnered with us to roll out a new technology that provides vulnerable expectant mothers and children with healthcare, through a journey of safety from the time of pregnancy to birth; and also provides follow up care to the babies up to the age where their immunity has stabilized.

Expectant mothers from the pastoralist community have GPS technology embedded in their bracelets to help the community health care workers trace them wherever they are and offer them service anytime they need.

For me, gender equality means giving both women and men equal opportunities. International Women's Day is a day to celebrate the achievements of women and to encourage each other to step up and take up challenges at work, at home and in the society.



For me gender equality means giving both women and men equal opportunities.

EQUITY CHOIR

Advancing the Equity brand through music

Music is a fitting backdrop for many events and seasons. It entertains, soothes, educates and inspires. At Equity, music is a key part of company events, thanks to the Equity Choir.

The idea of the choir was mooted by the Equity Group CEO and Managing Director, Dr. James Mwangi during the culture competition that took place in 2018. At only one and a half years old, the choir has grown its repertoire and delivery and put in long hours of practice. Women have played a key role in ensuring the choir strikes a chord with the staff, executive and Boards of Equity as well as the public.

The process of forming the choir started with auditions where volunteers were tested on their ability to sing, voice projection, variation, vocal range and their ability to play an instrument. A bank-wide culture competition held earlier provided a platform for staff to explore their singing abilities. At the close of the audition 76 staff were shortlisted to proceed to the next round. The shortlist comprised of 26 sopranos, 18 altos 24 tenors, 8 bass

The female-dominated

choir has become a brand ambassador for Equity, having performed not just during the Group events, but also in campaigns that have been big on social media.

In 2018, the choir used the special gift of music to spread holiday cheer among Equity's customers and the public across Kenya and East Africa when they recorded classic carols during the #MusicalChristmas campaign.

Soon after, in March 2019, the choir recorded audio and shot a video of the restyled Equity anthem, which were released as part of the #ANewLookEquity brand refresh, the 35th anniversary celebration. The soloist of this flagship production is Janet Njioka, a young Equity staff member.

Speaking at a luncheon where he hosted the members of the choir in Kiambu, Dr. Mwangi said Equity values talent and supports staff members whose gifts add value to the organization. "I am happy with the work the choir has done so far in supporting the



Equity brand refresh. You can no longer carry yourself casually because you are associated with the brand, you are our ambassadors," he said.

In addition to spending time in and out of recording studios and on production sets, the choir has gone out to interact with the public in song. The choir has visited numerous churches and performed at industry events. Some of the

places and events where the choir has performed are; St. Stephen's Cathedral Jogoo Rd, All Saints Cathedral, Redeemed Gospel Church Huruma, PCEA Gateway in Thome, Jesus Celebration Centre and at the inaugural Inua Biashara Day hosted by the Kenya Bankers Association. The choir has also been on all major TV stations serenading the East African viewers during the last two Christmas seasons.

PHYLLIS WAKIAGA

CEO OF KENYA ASSOCIATION OF MANUFACTURERS (KAM)

Unequal society drags economic growth

My journey to be the leader of the Kenya Association of Manufacturers started after I completed my secondary schooling at Precious Blood School, Riruta. I spent two years doing peer counselling and advocacy against drug abuse at an organisation called Students Campaign Against Drugs and then I joined the University of Nairobi to study Law.

After the mandatory pupilage at a law firm I wasn't keen to practice, and I joined Kenya Airways. I always wanted to work in the corporate world and at Kenya Airways I had a position in the marketing department and later in the government and industry affairs departments. From there I came to the Kenya Association of Manufacturers as Head of Policy Research and Advocacy then under the leadership of the then Chief Executive Officer Betty Maina, Kenya's new Cabinet Minister for Industry and Trade. When she left 5 years ago, I took over from her as CEO.

Although alot has been done to try and create more equality for women in the workplace and society, the current generation is increasing the momentum for a more equal world propelled by

the Sustainable Development Goals (SDGs). There is an even bigger ambition to deal with the issues of inequality and the decade for action between 2020 and 2030 and for me I am committed to ensuring there is gender equality as demonstrated by the work KAM is doing, including establishing women in manufacturing programmes.

We did this together with Flora Mutahi who, after 57 years of KAM became the first woman chairperson of the association. Our platform serves to empower and mentor women and provide opportunities for networking, access to finance, and access to information they require to take advantage of opportunities that exist.

KAM has also been working with partners like UN Women to push businesses to sign up to women empowerment principles and commit to promote gender equality in the workplace to support the growth of women within the organisations.

Women's representation in both political leadership and in boardrooms has been low due to historical and societal issues that have kept women from scaling the leadership ladder and around the world



there is less than 30% female representation in boardrooms and senior leadership positions. This must be addressed. Why? Because women and men are equal and able to carry out tasks equally and when we leave out women out of boardrooms and political leadership it becomes a challenge to grow our organisations.

I am hopeful and a more equal future is not in doubt. What is of concern is the time it will take as statistics show it will take 140 years for Africa to achieve gender parity. That means we need to become deliberate about including women; become intentional

about ensuring that either we meet the two thirds gender rule as enshrined in our constitution or we look at having an opposite gender rule that ensures equal gender parity exists in senior ranks.

For me, employers can contribute to gender equality starting with a recruitment policy that ensures when you are recruiting you factor in gender equality.

If we continue to have an unequal society, we are leaving 50% of our players out of the game and disadvantaging ourselves from growing our own economy. It is self-inflicted.

Replace self limitation with self belief



I am an entrepreneur in the printing and manufacturing of plastic containers used mainly by manufacturing industries such as pharmaceuticals companies, agrochemical producers, and processors of foods and beverages. We were making labels for containers and we decided that we could venture into making containers to give a complete packaging solution. Later we saw another opportunity in a forward integration of the business, and we started manufacturing cosmetics to be sold in the containers and that is how we started 'Aroma Care'.

We pride ourselves on running an apprenticeship program that trains staff, but which purposely puts women on the production floor. An initiative, that has been acknowledged in 2017 when I was named as the UN person of the year-runners up for our role in changing lives through promoting skills, decent jobs and enterprises in the manufacturing industry.

The company has embraced women empowerment principles by intentionally promoting them to also operate machines and supervise their colleagues. Our ladies do what is ordinarily thought to be the preserve of men in most cultures. As a woman in manufacturing, I am very passionate about hand holding other women, so that we demystify this idea of manufacturing as a role

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Women's growth is often stunted by self-limitation in a way that even one who is very good at doing something wants to be double good to be self-assured of her ability.

Cont... P12

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that is supposed to be done by men.

I also serve on the advisory board for the Kenya Association of Manufacturers which has created a 'women in manufacturing' platform to support women in the sector, as well as the board of East Africa Business Council where I chair the Small and Medium Enterprise (SME) committee focused on growing and scaling up SME's by finding customised solutions to their challenges.

We keep talking about access to finance as a challenge, but the sure thing is that finance is accessible. The issue is that SMEs lack the ability to package themselves to be able to access finance. Sometimes we don't have systems and structures in our businesses that can be able to communicate our businesses.

A challenging experience I had once was when I tried to pitch to a client an opportunity to manufacture their bottle containers. I had a meeting with their procurement team and the way they looked at me I could tell they had a preconceived idea that I did not know the industry well. P

roving that I can be able to deliver in terms of quality, efficiency and in terms of the complicity of the industry has been one of the biggest challenges that I faced.

It is not lost on me that women find it difficult to deliver because sometimes they have no access to where policies are made. This is one of the factors that pushed me to be at the KAM and EABC to be the voice of the women.

At the same time, I am also aware that women's growth is often stunted by self-limitation in a way that even one who is very good at doing something wants to be double good to be self-assured of her ability.

Self-limitation is a sabotage of our capacity and is our biggest drawback. I keep telling women to replace self-limitation with self-belief. Have self-confidence and believe that we to do it by equipping ourselves with what is required to feel gaps that you feel maybe limiting us.

Men too are critical to the equality equation and should not be made to feel there is agitation for equality that is manifested as competition because if we are all equal then we would create a better world.

Build resilience to face life challenges

I have a bachelor's degree in Nursing. I was born in Nyeri and I first wore shoes in high school. I have worked in different hospitals including but I never expected to own one. My journey in Radiant Hospitals began when it was a small hospital that had only 11 beds and was struggling to remain in business.

I became the nurse in charge at Radiant which was run by 5 male directors and when they told me they wanted to have a nurse invest and take care of nursing in the company I took the bull by its horns. I borrowed money and that is how I became a director of the hospital.

Over time, as we were not doing well because there was no commitment to the business as everyone was working elsewhere it wasn't easy. I prepared a business plan to show investment was viable at a time when the hospital owed suppliers and the landlord money to

the tune of Ksh2.4 million. In my early months of ownership at the hospital I was able to reduce the pending bills to 1.8 million.

I knew the viability of the business revolved around proper management, so I did a proposal asking the directors to start with a face lift by first painting the hospital, buying new curtains, repairing chairs and redoing brand signage at the entrance.

The proposal was met with hostility by the investors whose business had not returned a profit for the eight years they had been in business. It is at this stage that I decided to return their full capital of Ksh2.5 million and buy them out.

Then, I went to the Equity Bank Kayole branch and presented my business proposal. A tentative valuation was done and using my title as collateral I received my first loan to buy out the 5 directors. I had to convince them to accept the refund over a period of six months or otherwise each had to decide to recapitalize the business to settle debts and continue in business or just close shop.

I told them we could not continue owing and accruing more debts so each of them should therefore inject Ksh300,000 to resolve the debt situation or otherwise accept my exit offer. They opted out and that is how I ended up owning and running the hospital. From that single branch I have grown to five bigger establishments with an accumulative bed capacity of 360.

The original hospital at Pangani has since been replaced by a 7-storey building while other similar outlets were established in Kiambu, Umoja and

SALOME CHIIRA

DIRECTOR AND GROUP CEO, RADIANT GROUP OF HOSPITALS



Salome Chiira (right) at one of hospital's High Dependency Unit (HDU) facility. INSET: The facade of Radiant Group of Hospitals, Pangani medical centre.

Kasarani. We have also expanded in terms of services and plans are underway to install CT-Scan equipment.

While success has not come easy, I am a risk taker. I take calculated risks but nevertheless I had to overcome the fear of the unknown and you just must keep going.

But despite their resilience few women take up professional paths that are historically not aligned to them. In the medical sector for example



women are aligned to being nurses while the doctors are men. Things are changing and indeed in medical schools we now have more women taking medicine and consultancies like orthopedics and plastic surgery.

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I take calculated risks but nevertheless I had to overcome the fear of the unknown

LIZZIE WANYOIKE

CEO, NAIROBI INSTITUTE OF BUSINESS STUDIES (NIBS) & THE EMORY HOTEL

If you want success, work hard for it

I am the CEO of NIBS College and Emory Hotel. My work started as a small idea, and it has grown to become a successful venture. Having started my career as a trained teacher, I knew that one day I wanted to own a training college. After careful thought and planning, I took one giant step and established the NIBS College which was officially registered by the Ministry of Education in 1999.

I worked hard and was dedicated to running my business. NIBS has now grown into a nationally recognized institution of higher learning with footprints in various regions across Kenya. I have been lucky to have been recognized for my work and have received various awards including the Ernst and Young Entrepreneur of the Year Award in 2018.

Other than my passion for business, I have committed my time to empower women from all walks of life. I dare women to dream at a time when societal norms consider women the weaker gender.

I firmly believe in the fact that men and women are equals when it comes to the capabilities of their minds and



business acumen. If you work hard as women entrepreneurs and demand the same of your employees, you earn respect among peers and colleagues.

The world continues to change dynamically, and this has seen women rise to take up leadership positions in business, education, the corporate world and even government. This is a welcome move that empowers the younger generations to work hard and create an impact in the communities around them.

When I advise young women about their career progression, I tell them to remember that life is very personal and what you are doing now is what is going to support you for the rest of your life. Your work is a part of you. Love it.

However, as more women rise into leadership positions, so does the need to establish a steady support system. Having a network of women at the top reinforces the need for women to support other women. This is in terms of providing emotional, physical and intellectual support and this can only be done through networking and forums that champion such agendas.

When all is said and done, I hope I can leave a legacy and that my life will tell a story of how hard I worked and how I was able to impact other women in Kenya. But every woman must want success on their own terms, this doesn't necessarily mean the C-suite to everyone. Work hard for success but most importantly develop yourself. All women should seek career progression opportunities by advancing their education and seeking opportunities to grow their careers. Invest heavily in their health. Your body is your tool of work. Invest in a healthy lifestyle and in treating yourself. Occasionally, book yourself into a spa and just relax. Learn to spend time with yourself and to enjoy the little things life has to offer.

Whether in business or employment I believe women should work hard knowing that what they are doing is the stepping stone to a better life. As a woman you should accept challenges as lessons to learn and ensure you don't face the same difficulties by changing the way you do things. Once you know that challenges are good experiences you are good to grow!

EQUITY HAWKS

Equity all-ladies Hawks soar

The hawk is a predator known to swoop on its prey and take them out without missing. With its sharp talons and bill, muscular legs and eyes that can see 8 times better than human beings, the hawk is fierce - but can be quiet and gentle. In 2013 a dream of starting a women's basketball team by Equity staff came to fruition inspired by the success of the men's team, the Equity Dumas, who had just been promoted to the top tier Kenya Basketball Federation Premier League.

The ladies adopted the name Equity Hawks and aspired to emulate the powerful bird. "Our strategic plan was to build a team for the future. We wanted younger players to mature through a development squad we had established, to then integrate with the more experienced team members for a more solid team to represent Kenya," said Louise Araka, the founding member of the Equity Hawks who is also the Equity Sports Coordinator.

The team started by competing in invitational tournaments in 2013, gradually gaining confidence to register in the lower tiers of the professional leagues in Kenya in 2014. The first outing was at the Nairobi Basketball Association where its performance saw it promoted to the pinnacle that is the Kenya Basketball Federation Premier League the following year.

The Hawks flourished in the top division soaring to a third-place finish but were eliminated in the playoff semi-finals by eventual champions USIU. The agony of defeat increased the teams resolve to work harder, and in 2016 the Equity Hawks won their maiden Kenya Premier League title, defeating Kenya Ports Authority in the playoff finals. Equity Hawk player Mercy Wanyama was named the Most Valuable Player that season.

The team's success did not go unnoticed. They were invited to a week-long tournament by the Women's National Basketball Association (WNBA) by sports scouts in Texas, in the US where the members rubbed shoulders with the crème de la crème of the basketball world.

The performance was also the ticket to represent Kenya in the 2017 FIBA Africa Zone 5 qualifiers played in Kampala, Uganda where the ladies emerged the 1st runners up in East



Equity Hawk's Melissa Akinyi (left) dribbles past a KPA opponent during the 2019 Kenya Basketball Federation (KBF) Premier League playoffs.

INSET FROM TOP: Hawks emerged first in 2018 FIBA Africa Zone 5 derby held in Tanzania. Hawks with Equity Group CEO and Managing Director Dr. James Mwangi after their victory at the games. Equity Hawks Captain Esther Butali lifts the 2019 KBF Premier League champion's trophy.

and Central Africa. The podium finish was enough to book a berth in the FIBA Africa Champions Cup in Luanda, Angola where the team finished in the top 10. That year however the Hawks lost their domestic crown to its nemesis KPA, finishing in the second position.

2018 proved to be the most successful season yet for The Hawks as they regained their national champion status. Equity Hawk player Hilda Indasi was named the top scorer in the league while Selina Okumu was named the Most Valuable Player. The team also bagged the FIBA Africa Zone 5 qualifiers title perching as the best team in East and Central Africa with Equity Hawk player Belinda Okoth being named the Most Valuable Player in East and Central Africa. In addition, they competed in the FIBA Africa Champions Cup held in Maputo, Mozambique.

In 2019 the Equity Hawks completed

back to back title wins in the Kenya Basketball Premier League, becoming the first team since USIU in 2015 to retain the domestic title. In the same match Equity Hawk member Annerose Mandela was named the Most Valuable Player in the league.

Through regeneration, evolution and growth the Equity Hawks have excelled to dominate not only the Kenyan basketball scene but also the East and Central African region circuit. "We have already conquered Kenya, so our aim is to soar high in the African continent. We want to regain our FIBA Africa Zone 5 East & Central Africa title and be the first Kenyan team to win the FIBA Africa Women's Championship Cup," says Louise.

Go ladies!



Inspiring teenagers to grow through sport

I play for the Equity ladies basketball team, The Hawks. My basketball journey started when I was in form one at Moi Girls High School in Nairobi. I later went to Uganda for two years to play for a Ugandan team, the Lady Bucks; and on coming back to Kenya I joined USIU to study International Relations on a sports scholarship.

In 2007 I was called to the national team and having completed my studies at USIU I joined the Eagle Wings. In 2011, I was the Kenya Premier Basketball League's Most Valuable Player (MVP). By 2013 we finished at the highest position ever for a Kenyan team at the FIBA Africa Women's Club championship in Morocco where we won a bronze medal.

I joined the Equity Hawks in 2014 and became part of the growth of a team that had a history of

success. We did not have any famous players, but we were determined. We started in the lower leagues and were promoted to the Kenya Premier League. In 2016 I captained the team to its first title in the Kenya Basketball Premier League. We won 3 domestic league titles in a span of 4 years, including back to back titles in 2018 and 2019. We also won the coveted FIBA Africa East & Central Africa Zone 5 title in 2018.

To lead a winning team you need to be very passionate, hardworking and disciplined. You must lead by example by being the first on the court for practice and you must put in extra efforts in games and practice so that young members of the team can emulate your ideals.

Women can help each other in

SAMBA MJOMBA

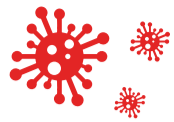
EQUITY RELATIONSHIP OFFICER

covering each other's weaknesses, as no one can be strong in every aspect. In basketball, for example 5 players in a team are on the court at any given time. In substitutions we align our strengths to overcome the other team in the progress of the match to win.

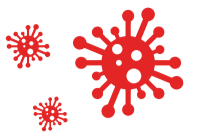


When you are in a position of influence and power you ought to enable other women to achieve their goals. That is why I decided as an individual to inspire young ladies who are taking up basketball, and now quite a number are thriving in the sport. We are mentoring young girls in Kibera at the Raila Education Centre where the Equity Hawks recently held a basketball clinic to inspire the young ladies in the settlement to use sports as an avenue to achieve their dreams, like I have.

They can get scholarships to go to school and also use it to access employment opportunities. We donated sports equipment and sanitary towels and we volunteer to be role models to the teenage girls and motivate them to use sports as a stepping stone towards a brighter future.



CORONAVIRUS FACT SHEET

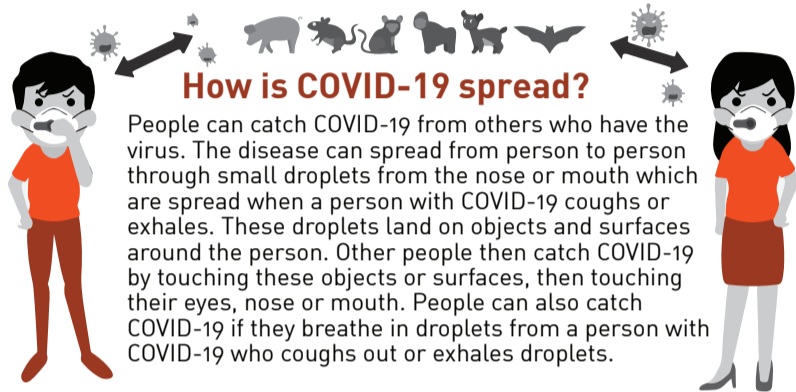


What is Coronavirus?

Coronaviruses are a large family of viruses which may cause illness in animals or humans. In humans, several coronaviruses are known to cause respiratory infections ranging from the common cold to more severe diseases such as Middle East Respiratory Syndrome (MERS) and Severe Acute Respiratory Syndrome (SARS). The most recently discovered coronavirus causes coronavirus disease COVID-19.

What is COVID-19?

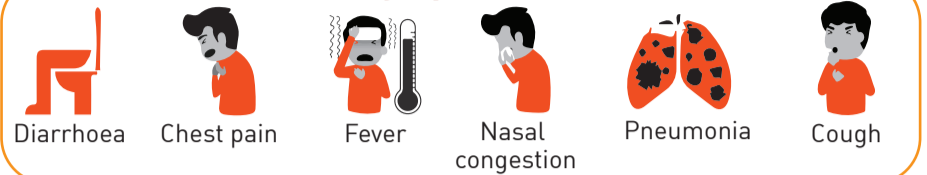
COVID-19 is the infectious disease caused by the most recently discovered coronavirus. This new virus and disease were unknown before the outbreak began in Wuhan, China, in December 2019.



How is COVID-19 spread?

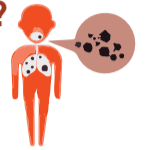
People can catch COVID-19 from others who have the virus. The disease can spread from person to person through small droplets from the nose or mouth which are spread when a person with COVID-19 coughs or exhales. These droplets land on objects and surfaces around the person. Other people then catch COVID-19 by touching these objects or surfaces, then touching their eyes, nose or mouth. People can also catch COVID-19 if they breathe in droplets from a person with COVID-19 who coughs out or exhales droplets.

What are the symptoms of COVID-19?



How long is the incubation period for COVID-19?

The "incubation period" means the time between catching the virus and beginning to have symptoms of the disease. Most estimates of the incubation period for COVID-19 range between 1-14 days, most commonly around five days. These estimates will be updated as more data becomes available.



Protection measures for persons who are in or have recently visited (past 14 days) areas where COVID-19 is spreading



- Follow the guidance outlined above (Protection measures for everyone)
- Self-isolate by staying at home if you begin to feel unwell, even with mild symptoms such as headache, low grade fever (37.3 C or above) and slight runny nose, until you recover. If it is essential for you to have someone bring you supplies or to go out, e.g. to buy food, then wear a mask to avoid infecting other people.

Why? Avoiding contact with others and visits to medical facilities will allow these facilities to operate more effectively and help protect you and others from possible COVID-19 and other viruses.

- If you develop fever, cough and difficulty breathing, seek medical advice promptly as this may be due to a respiratory infection or other serious conditions. Call in advance and tell your provider of any recent travel or contact with travellers.

Why? Calling in advance will allow your health care provider to quickly direct you to the right health facility. This will also help to prevent possible spread of COVID-19 and other viruses.



What can I do to protect myself and prevent the spread of the disease?

Protection measures for everyone:

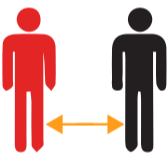


- Regularly and thoroughly clean your hands with an alcohol-based sanitizer that contains at least 60% alcohol or hand wash with soap and water for at least 20 seconds.

Why? Washing hands kills any viruses that may be on your hands.

- Maintain at least 1 metre (3 feet) distance between yourself and anyone who is coughing or sneezing; do not drink from someone else's glass and do not share a hug.

Why? By staying far from someone who is coughing or sneezing, you reduce the chances of breathing in the droplets including the COVID-19 virus in case that person has the disease.



- Avoid touching eyes, nose and mouth.

Why? Hands touch many surfaces and can pick up viruses. Once contaminated, hands can transfer the virus to your eyes, nose or mouth. From there, the virus can enter your body and can make you sick.

- Make sure you, and the people around you, follow good respiratory hygiene. This means covering your mouth and nose with your bent elbow or tissue when you cough or sneeze. Then dispose of the used tissue immediately.

Why? Droplets spread virus. By following good respiratory hygiene you protect the people around you from viruses such as cold, flu and COVID-19.

- Stay home if you feel unwell. If you have a fever, cough and difficulty breathing, seek medical attention and call in advance. Follow the directions of your local health authority.

Why? National and local authorities will have the most up to date information on the situation in your area. Calling in advance will allow your health care provider to quickly direct you to the right health facility. This will also protect you and help prevent spread of viruses and other infections.



- Keep up to date on the latest COVID-19 hotspots (cities or local areas where COVID-19 is spreading widely). If possible, avoid traveling to places – especially if you are an older person or have diabetes, heart or lung disease.

Why? You have a higher chance of catching COVID-19 in one of these areas.



Are there any medicines or therapies that can prevent or cure COVID-19?

While some western, traditional or home remedies may provide comfort and alleviate symptoms of COVID-19, there is no evidence that current medicine can prevent or cure the disease. World Health Organisation (WHO) does not recommend self-medication with any medicines, including antibiotics, as a prevention or cure for COVID-19. However, there are several ongoing clinical trials that include both western and traditional medicines. WHO will continue to provide updated information as soon as clinical findings are available.



How long does the virus survive on surfaces?

It is not certain how long the virus that causes COVID-19 survives on surfaces, but it seems to behave like other coronaviruses. Studies suggest that coronaviruses (including preliminary information on the COVID-19 virus) may persist on surfaces for a few hours or up to several days. This may vary under different conditions (e.g. type of surface, temperature or humidity of the environment).

Should I wear a mask to protect myself?

Only wear a mask if you are ill with COVID-19 symptoms (especially coughing) or looking after someone who may have COVID-19. Note that disposable face mask can only be used ONCE at a time. If you are not ill or looking after someone who is ill then you are wasting a mask. The most effective ways to protect yourself and others against COVID-19 are to frequently clean your hands, cover your cough with the bend of elbow or tissue and maintain a distance of at least 1 meter (3 feet) from people who are coughing or sneezing.

