

I personally have been having the Maryknoll office in Nairobi, Kenya, send money by Mpesa (through the telephone system) to households in Kenya. So far I have sent \$150 each to about twenty households, mainly single-mother households, although also one man who lost his job and a few two-parent households that have been hit hard. With the shutdown in Kenya, people have to stay at home, which means they can not earn an income. Urban dwellers do not have farms and most are in the informal sector, called *kibarua* in Swahili, which means either day labor or temporary work. Almost all of these people have lost their means of earning an income, and it has gone on for close to two months now.

Globally, it is stated that about 60% of workers are in the informal sector, and probably more than this in Africa. Because of the Covid-caused shutdowns the World Food Program estimates that the numbers of people who may be in starvation mode in just a few months will have grown from 130 million to 265 million. They may use the words severe malnutrition, but this means starvation.

Additionally, the Maryknoll office in Nairobi is also sending out money by Mpesa, the most efficient and practical way to transfer money to people, to individual households and to parishes for relief works in those parishes. I don't have figures, but probably several thousand individuals have been assisted so far this way.

Some people (mainly conservative commentators) are arguing that the description of the problem stated above means we have to open up the economies now and not worry about a potential surge in infections. The wiser solution is to provide subsidies to households, and to be honest, money subsidies are the most efficient way to do this. Maybe Kenya is unique in Africa, because of its very efficient Mpesa system of transferring money from one place (e.g. Nairobi) to someone somewhere else (e.g. in a very remote part of rural Kenya), because today almost every head of household in Kenya has a cell phone and an Mpesa account.

If Kenyan people have no money or food, then when they receive money (e.g. \$100 per month per household for the next nine months) they will know what to do with it. Admittedly, in those households where the man is an alcoholic he will misuse the money. The solution is to send the money to the wife, who is the mother of the children and will use the money correctly. Exactly how it will be determined which families need this specific remedy I don't know. But in almost all cases money is better than food, especially if it goes to the women who have children.

I don't know if this solution is viable in other African countries. As I said, given Kenya's excellent Mpesa system of transferring money it may be unique in Africa.

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