

UK aid & Kenya's technology nexus

UK collaborative strategy with Kenya to
meet development policy goals

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Summary

The UK's development strategy is in desperate need of change. With the slashing of overseas development aid, the UK will need to target financing into projects which deliver sustainable infrastructure with a direct impact on improving lives. Kenya's emerging technology development provides a unique opportunity to support infrastructure development while fostering innovation.

Building on the history of aid in the UK, the changes in strategy, alongside research on public opinion, will be evaluated to understand the support available domestically. This paper will evaluate financing strategies for foreign aid, with case studies on Debt2Ed, the African Development Bank and TradeMark Southern Africa to examine successful aid strategies. Finally, the paper will examine the impact of technology expansion at the micro-level in Kenya, focusing on the changes in women's lives brought about by the expansion of electronic banking.

The key recommendations are:

- **Restoring DFID:** Undoing the merger with the FCDO and restoring DFID would be the first major step in ensuring spending is tactful and meets current development goals. From this, goal posts need to be established, as the current use of Agenda 30 creates muddled messaging and is difficult to quantify.
- **Debt Reduction:** Debt reduction programs provide a solution that maintains the Kenyan government's control of internal expenditure while ensuring there is a targeted focus on particular areas. Adopting a scheme like Debt2Ed to target technology infrastructure specifically would help address Kenya's debt, the largest barrier to government spending. Continued investment is needed in more holistic schemes such as AfDB, but with limited resources, the UK government needs to focus on areas with strategic advantages.
- **Centre Kenyan Public Opinion:** While politicians domestically claim that the public has fallen out of favour with aid, this is not true. However, the neglect of public opinion in aid recipient countries denies them as 'equal partners' alongside failing to conceptualise aid in a nuanced way that still upholds their sovereignty.

Introduction

The precedent of aid cuts

Globally, the treatment of foreign aid is at a crossroads. Since 2024, sweeping cuts have been made to official development assistance (ODA) in the UK, US, France, and Germany. The UK plans to cut ODA from 0.5 to 0.3% of gross national income by 2027, with aid returning to pre-pandemic levels considered feasible only if day-to-day borrowing ends. Cumulative cuts have been predicted to impact 62% of the WHO's funding and 87% of the WFP's, with devastating consequences for health, climate, and humanitarian agencies. With aid reduction becoming an international norm, the Director-General of the WTO, Ngozi Okonjo-Iweala, has said African nations will need to radically overhaul perceptions of aid, stating "Access to aid, we can begin to think of it as a thing of the past. We have to focus on two things: attracting investment and mobilising our own domestic resources".

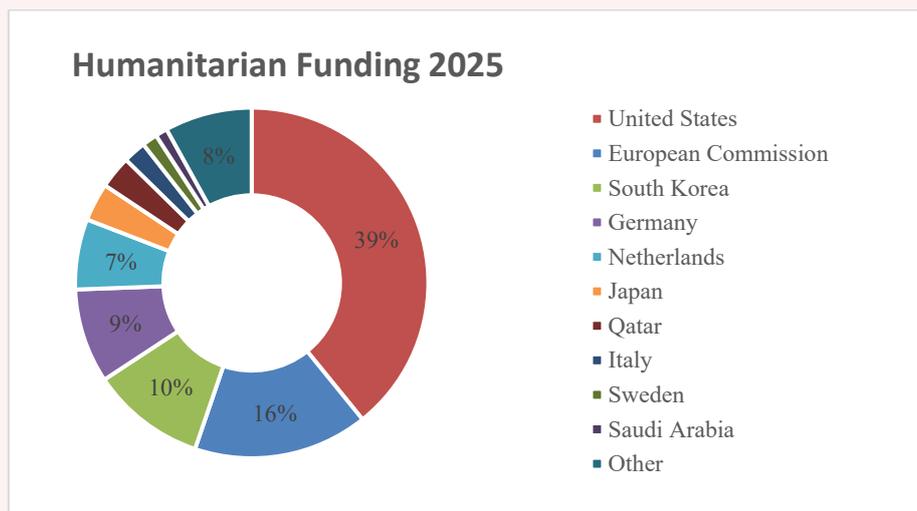
Kenya's Development

In terms of attracting investment and mobilising domestic resources, Kenya has been lauded as a success story. Dubbed the 'Savannah Silicon Valley', Nairobi has become central to an emerging East African technology hub, with investment schemes adopted by Uganda and Tanzania following Kenya's success. The catalyst for this boom is commonly attributed to the success of M-Pesa, a mobile money transfer service aimed at people who did not use traditional banking services. The scheme was backed by the former Department for International Development, with the UK company Vodafone collaborating with Safaricom on the project. However, as of 2022, 39.8% of the population, approximately 20 million people, live below the poverty line, with over 16 million people unable to meet basic nutritional needs. The disparity in poverty levels as economic markets grow in trust needs to be addressed. As wealth gaps widen, investment is required to improve living standards and meet development goals. The UK government has renewed a strategic partnership for 2025-2030, with financing from government and private sector sources to fund infrastructure and green development projects.

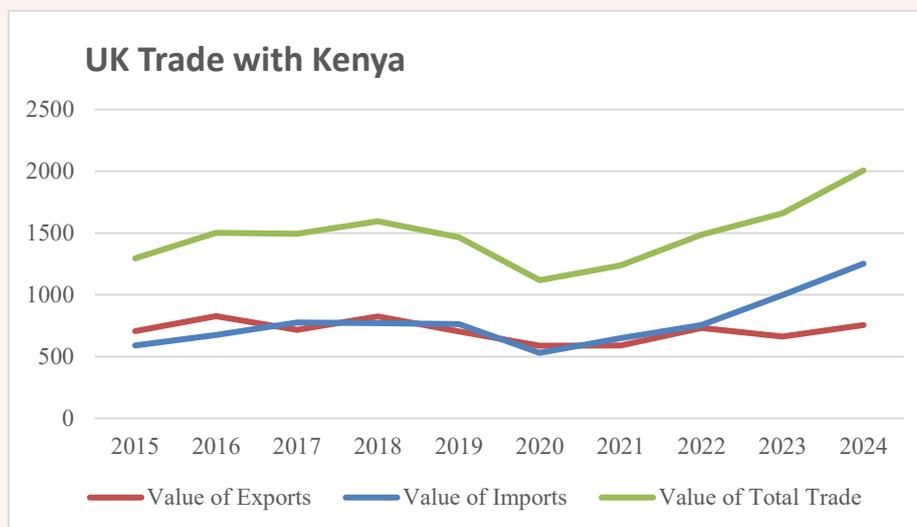
Former foreign secretary David Lammy, in a major foreign policy speech, claimed that "it would be a huge mistake for Labour to overlook the importance of Africa." This sentiment is shared by organisations such as the British Foreign Policy Group, which claims that working on bilateral relations with key states such as Kenya, alongside focusing on green industrial development, will aid in strengthening geopolitical influence across the continent. However, it is apparent that, with the

current model of development initiatives alongside aid cuts, we are repeating the same mistakes as previous governments in failing to alleviate poverty or meet trade goals.

The diagram below shows the major donors to Kenya in 2025, according to the Financial Tracking Service, broken down by donor country, including all that contributed more than 1% to Kenya's overall aid budget. Because the UK's contribution is so small, our donorship does not appear in overall funding exports.



It may be asked if this is instead reflected elsewhere, notably imports and exports. Data from the Office for National Statistics reveals that trade has increased steadily since 2020, with imports in 2023 and 2024 higher than the original peak in 2018. The majority of imports from Kenya are predominantly classified as 'crude animal and vegetable materials' and other farmed exports such as coffee & tea, with minimal imports or exports of electronic technologies, the UK government aim to focus on.



Our current imports from Kenya are not aligned with where the Kenyan government wants to centre its economic strategy. In 2024, the Kenyan government announced a plan to put its burgeoning tech sector at the centre of economic strategy, with a need for \$2.3 billion in international investment for the scheme between 2024 and 2027. This would encompass ensuring reliable, secure internet access for all, strengthened organisational capacity, and a unified digital environment. Nor is current aid aligned with the WTO, promoting 'aid for trade' as an initiative in which bilateral trade enables integration into the global economy. While some of these policies are opaque, there has been a substantial reduction in extreme poverty directly attributable to technology. Since 2008, it is estimated that approximately 194,000 households have been lifted out of extreme poverty due to mobile-money services. A further 185,000 women are estimated to have left lower-paid agricultural work and transferred into business and retail occupations. While the impact of Kenya's digital economy is localised, it has the potential, through expansion, to both alleviate poverty and centre Kenyan innovation. However, to finance aid initiatives, we need to understand our current aid model and the historic implications of British influence.

Ethical Considerations

While discussing the rollout of different aid initiatives, it is essential to maintain that the consequences of meddling are profound for its recipients. Between 2020 and 2023, the Horn of Africa had the most severe droughts in decades, with over 20 million people overall experiencing acute food insecurity. In Kenya, this led to an estimated 6.4 million people requiring humanitarian assistance in 2023, and to 95% of water pans drying up, impacting access to fresh water. During this period, the UK reduced spending on WASH schemes by 28%, with the consequences being most severely felt by children. Ensuring that changes to ODA are not reckless is paramount, and the policy recommendations made throughout this paper will consider their impact not only on macro economies but also on individual lives.

While UK-Kenya relations have remained relatively positive, there is no denying that Kenya was subjected to heinous atrocities during the 20th century while under British rule. From 1954, the Mau Mau Rebellion saw over 1.2 million members of the Kikuyu tribe forced into concentration camps by the British colonial government. In 2014, it was announced that survivors were entitled to a share of a £20 million payout, approximately £ 3,000 per person, as part of 'reconciliation', according to former foreign secretary William Hague. Aid has no part to play in a reconciliation process, and the damage that the UK caused to Kenya cannot be undone. Therefore, it is important to prevent paternalism in aid donorship and to value and uphold the opinions of experts in Kenya, rather than relying on rhetoric domestically.

Aid is also contentious, with dependency being created in order to advance donor countries' political agendas. Furthermore, it can crowd out local governments and businesses due to NGOs providing services. However, aid focused on long-term investment in critical sectors such as infrastructure, education, and health can drive economic transformation. Aid is not a magic bullet to solve global poverty; however, it can be deployed effectively to help. In March 2023, David Lammy set out his agenda for a reconnected Britain, where aid would be seen as “modern relations of equals”. To meet this, we must look at how to partner with nations, such as Kenya, that are experiencing enormous economic change and are at the forefront of innovation, meeting the needs of those in developing economies.

Section 1: UK-Kenya aid

The Ministry of Overseas Development and shifting priorities.

The first landmark development in British foreign aid was the founding of the Ministry of Overseas Development, an enterprise on which Barbara Castle collaborated with the Fabian Society. With the objective of overseeing the entirety of the Aid Program independently, organising both capital aid and technical assistance. Upholding the agenda set out by the United Nations Conference on Trade and Development, it provided on-the-ground expertise to Commonwealth countries while coordinating with departments such as Education and Science and the Ministry of Agriculture. With this, Britain immediately after Kenyan independence continued to play a heavily integrated role in the nation's development, becoming Kenya's closest trading partner throughout the Cold War and provided military support through training agreements.

However, the focus of aid has not remained consistent, and there has been significant political upheaval attached to the Ministry of Overseas Development. The rollout of Aid and Trade Provisions in the 1970s linked aid funds to non-concessional export credits rather than to targeted project-based aid. In the early 2000s, the focus shifted towards eliminating poverty over economic growth, with the Blair government reorganising the Ministry into the Department for International Development (DFID). Despite being considered a key asset to British diplomacy, in 2020 Boris Johnson's government dissolved DFID and merged it entirely with the Foreign Office (FCDO). The merger into the FCDO has been criticised as being ineffectual in reducing extreme global poverty, with the tie-in to contemporary security issues undermining impartiality. Since 2020, aid recipients have experienced a steep decline in aid, with schemes now focused on Green Industrial Development, akin to the industry focus of the 1970s.

Contemporary policy

DFID adopted the UN's Sustainable Development Goals, Agenda 2030, as the key goals the agency would work towards. After DFID's dissolution, this was upheld and the FCDO would do the same. However, there has been no commitment to measurable impact for the goals; for example, "inclusive and equitable education enabling lifelong learning" has no measurable goal posts. This has created an environment in which it is hard to assess the strengths and weaknesses of current

development schemes. The Independent Commission for Aid Impact (ICAI) frequently score the UK's development schemes 'Amber/Red', highlighting that they are of poor quality for the cost and do not directly align with development goals.

The ongoing development schemes by the UK government in Kenya primarily focus on infrastructure and climate change, a stark departure from the humanitarian assistance, particularly for children and young women, under DFID. This is not to say that the goals of the current schemes are totally misplaced. The Kenya ISPF Partnership Fund aims to facilitate scientific collaboration by leveraging the British Council's expertise to enhance peer-to-peer exchanges. However, these schemes only relate to Agenda 2030 in a broad sense. Furthermore, they fail to build upon existing infrastructure in recipient countries.

The Government's aid agenda

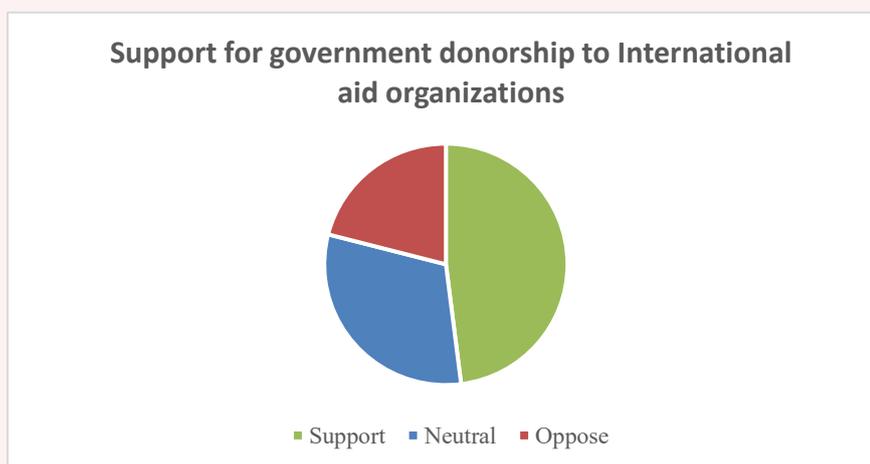
Former Foreign Secretary David Lammy, when writing about a Labour vision for aid, called for greater ambition. However, the current government has shown little vision or recognition of the ethical or geopolitical incentives for assistance. The focus on using existing infrastructure, such as the World Bank and Gavi, to deliver aid fails to build upon existing relationships with aid recipient states and fails to recognise where the UK is uniquely adept at tackling problems. Furthermore, Lammy acknowledged the disastrous merger of DFID into the FCDO; however, there is no government agenda to reverse these changes. Current Home Office use of funds for asylum seekers who reside domestically further eats into ODA (approximately 20%) and is attributed by the ICAI as a barrier to finding a long-term solution for refugee housing.

Some Labour MPs have offered more robust policy proposals in order to tackle extreme poverty. For the Fabian Society, 'A New Agenda' was put forward by MPs Dr Jeevun Sandher, Alice Macdonald, Joe Powell, David Taylor and Noah Law. Their ideas encompass the need to release existing funds, notably earmarked profits from previous Russian assets, alongside working with the Financial Conduct Authority to reduce existing remittance fees on global transactions. Furthermore, matching investment by using the £150 billion in reserves in our Exchange Equalisation Account will help schemes achieve the scale needed to meet their goals. Finally, assisting countries with debt by legislating to ensure that private lenders could not sue for more than agreed-upon terms under the G20 Common Framework. However, the government has not agreed to take up any of these schemes. While the established global order is increasingly precarious, and established allies are shifting alliances, the UK's geopolitical position is undermined by aid cuts.

Section 2: Public Opinion

Part 1 - Aid perception in the UK

After successive government cuts to ODA since 2020, it may be presumed that the public, too, has withdrawn support for aid. This very argument was made by the Minister for Trade Douglas Alexander in 2025, claiming that not just fiscally, aid is now “culturally challenged”. While overall support for aid has fallen compared to the 2000s, it has plateaued after spikes in resounding support. However, the public view of aid is not marked by an overwhelming dislike, but rather a substantial perception of ‘neutrality’. Answering whether individuals supported or opposed government support for international humanitarian aid organisations, Ipsos findings show that while the majority of Brits don’t vocalise support for aid, approximately one-fifth oppose it. These values are consistent across generations, with Generation Z showing only 2 percentage points more support for aid (51%) than Baby Boomers (49%). With the ‘neutral’ respondents, it calls into question whether neutrality is a position which may be shifted towards outward support. The Adam Smith Institute claim that framing around 3 core areas – prioritising partnership, showcasing impact and cost of inaction are the primary methods which can win support for aid. However, the public is often sceptical of specific messages, particularly on domestic gains for aid. Furthermore, prioritising how to ‘win over’ neutral parties ignores a key demographic, the aid recipients.



Part 2 – Public Opinion in Kenya

The prioritisation of public opinion from donor states ends up overshadowing how aid is perceived in the recipient countries, with attempts at winning support from groups

with relatively incoherent opinions being prioritised over those who feel its impact. Few studies have been done on public opinion in donor countries; however, the research findings are of substantial value. In Kenya, it's been found that the stance on aid, particularly towards the agendas of donor countries and organisations, is coherent and grounded in reality. Correlating issues of governance with the U.S., the WTO with development goals, and China with business requirements (such as reduced tariffs) is rooted in reality. With the UK government's current agenda and reliance on UK contractors for the 2025-2030 strategic partnership, we may see a shift in which the UK is viewed like China, with aid tied to business requirements. Aid is also correlated with trust in government, with those who support the current government showing greater distrust of aid. This should not be surprising given the well-documented record of NGOs undermining local governments. The recipients' distrust of aid creates an issue. Is it possible to develop a sustainable model of aid that enhances the trust and services of local governments, rather than undermining their authority?

Section 3: Aid case studies

Using a small set of case studies focused on AfT, each scheme's successes and failures will be reviewed to better understand what a sustainable model of aid could look like. Thus, the highlighted case studies have been presented to show their strengths and weaknesses. Each case study shows the donor state having a differing level of control: Debt2Ed being direct, the African Development Bank (AfDB) being decentralised, and TradeMark Southern Africa (TMSA) being a hybrid. Debt2Ed focuses on targeting infrastructure challenges in a target nation, while the work with AfDB offers more holistic regional support. TMSA shows when regional schemes backfire and do not offer support to the recipient, nor meet the aims of the donor.

Part 1 – Debt2Ed Initiatives

Debt2Ed initiatives have become increasingly popular, pledging to swap existing debts for far cheaper loans to be spent on education. The current model has developed from an initial scheme implemented by Germany in Indonesia, announced in 2000. Intending to reduce Indonesia's debt by 23 million Euros, the scheme allocated half of the sum to local contracts for teacher training, school construction, and equipment. Despite being limited compared to Indonesia's overall educational needs, it has become a blueprint for development initiatives. Today, with extensions such as the GPE Multiplier, an incentive scheme mobilising grants and lower interest rates from bilateral donors, culminating in over \$3.5 billion for global investment in education through Debt2Ed schemes. During 2021-2025, Kenya was eligible for up to \$50 million under the GPE Multiplier scheme for Debt2Ed, provided it secured financing from development banks or bilateral donors.

While unlocking an enormous amount of financing, alleviating the debt burden, Debt2Ed isn't without its faults. With the criticism of dependency, alongside educational control and needs being decided by financiers rather than recipients. Global trends also show that the current debt crisis is worsening, pushing aside spending on education to address national debt. Given the current financing gap, it is estimated that the UN's Sustainable Development Goal 4, aiming for equitable education for all by 2030, will not be met due to the economic landscape. It is clear that Debt2Ed alone will not solve the current education gap. However, debt forgiveness, particularly at a small scale, is an opportunity to alleviate some of the current national debt burdens while actively financing development schemes.

Part 2 – African Development Bank (AfDB)

The AfDB is a multilateral development bank that mobilises funds from its members and capital markets, allocating resources to invest in regional member countries to promote sustainable economic development and poverty reduction. The UK joined as a non-regional member in 1983 and is currently ranked 14th in terms of shareholding. Where the AfDB is most effective is contributing towards 'High 5 Prioritise', encompassing: Energy, Finance and transport, cross-border integration, agriculture and sanitation, and jobs and social sectors. However, the AfDB has struggled to work alongside the private sector, failing to secure third-party donors and to leverage private funds to finance development. Furthermore, it has struggled to recruit staff in key areas, meet targets, and implement clear strategy rollouts, particularly regarding gender.

Compared to other multilateral banks, AfDB is highly cost-effective and ensures that development strategy is tailored to localised issues. A notable example of such tailoring was an approved loan to upgrade roads in south-west and east Uganda. The impact was felt directly from local traders and implicated a broad range of social issues. This encompassed reduced transportation costs while seeing an increase in customers, including cross-border visitors. Furthermore, school attendance for both primary and secondary students increased, with secondary school enrolment up by a factor of three. While AfDB is far less targeted than direct initiatives, the holistic approach means that both the infrastructure perpetuating poverty and the immediate needs of recipients are addressed.

Part 3 – TradeMark Southern Africa (TMSA)

TMSA was initially launched by DfID, aimed at improving Southern African trade by supporting the infrastructure needed for the Tripartite Free Trade Area (TFTA), by improving regional regulations, and by revitalising north-south trade routes. While aligning with the UK government's objectives, it failed to make any direct impact on improving living standards for those in acute poverty. The scheme was marked by substantial mismanagement, partly because lessons learnt from TradeMark East Africa were not implemented due to costs and fears of bureaucracy. However, this led to enormous mismanagement, including £67 million allocated towards a trust which never grew in value. Another instance involved the unauthorised grant of £250,000 to Zimbabwe's government, which was contrary to DFID's own policies.

The failure of TMSA is on two levels: the first is the scope of mismanagement; the second is failing to recognise the timeframe for impact. After the program ended, only 17 programs had been launched, attempting to directly benefit local communities. However, their scope was extraordinarily limited, with many research papers conducted rather than policies implemented. Furthermore, the programs were not

explicitly linked to the Tripartite regional integration process and did not meaningfully contribute to the process's goals. Instances such as these are used to make a case against aid rather than as a lesson in how to conduct ODA well. Mismanagement had been further aggravated by the dissolution of DFID; the reluctance to engage with Southern Africa, particularly through hiring, led to a lack of on-the-ground expertise that could have prevented some wasteful expenditure.

Section 4: The Micro-Impact

Instead of evaluating the overall impact of aid at the macro level, the impact of aid at the individual level is often overlooked. As discussed in Section 2, it is the cases of individuals that can adjust people's perception of international development. However, it is also important as it can ground research in understanding the tangible impact a development strategy may have on an individual's life. While this section is far more speculative, it is based on data regarding the impact of technology expansion and development.

Most research on technology expansion has concentrated on the impact on women. The digitisation of banking has been found to impact two core demographics: urban men who send money and rural women who receive funds. For women who adopt digital banking services, daily per capita consumption increases, with this effect most pronounced in female-headed households. The increase in capita consumption to an average of \$2.50, while small, is \$0.50 above the World Bank's definition of 'general poverty'. The most pronounced increase was for rural individuals, with income rising by 5-30%. Digital banking enables not just decentralisation from cities, with studies showing the cost of transportation going down with the adoption of M-Pesa banking, it also decentralised the power husbands have yielded over women. With access to personal income management, women have been able to save money, granting greater financial independence. Typically, frequent, small transactions into accounts; money is not added to general household finances and instead enables women to take greater control of their work, which has traditionally been considered secondary income. This, on anecdotal evidence, has led to households saving for higher-cost goods that contribute to overall earnings, e.g., purchasing a cow. While overall these changes are not dramatic, greater economic freedom brings greater financial resilience, enabling people to stay out of poverty if disasters occur.

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