

THE TOUGH ROAD TO OXFORD

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It is rare that people anywhere in the world find a place as prestigious as Oxford University. This is because the university is extremely competitive and takes only the cream of academia. But Moses Mutuli, a Kenyan who despite his background, has distinguished himself in academic excellence and has been admitted to Oxford university. He is pursuing a rare course too, actuarial science. He is also this year's winner of the Rhodes Scholarship. He spoke to 'Young Nation'.

Q: How did you get admitted to Oxford and what are you doing?

I am this year's winner of the Rhodes Scholarship. I won this, following my excellent performance at University of Nairobi, where I completed my studies in 2001. I had a first class honours in Bachelor of Science (mathematics). In September, the University of Nairobi also awarded me the 'Gold Medal' for being the Best overall student in the entire University with the highest proficiency in both academic and extra-curricular activities in 2000/2001.

I also received the following awards:

- Gandhi Smarak Nidhi Trustee Fund award for the best student in the Faculty of Science;
- Unilever Scholar of the Year award for being the best overall student in the Faculty of science
- Kenya-Re award for being the student in Actuarial Mathematics(Dept. of Statistics)

Apart from paying for my University fees, the Trustees of the Rhodes Scholarship paid for all my travel expenses, accommodation and even provided me with a monthly stipend. I am studying a one-year Masters in Science (Applied Statistics) course. I then intend to study an MBA-Finance at the same University, but that is after successful completion of my current course. My scholarship is tenable for two years.

Q: What do actuaries do?

Actuaries use their mathematical expertise and statistical knowledge to help the financial world and governments evaluate the long term-term financial implications of their decisions. Actuaries have traditionally worked in the insurance and pensions industries. However, actuaries today also play a valuable role in other areas such as healthcare, banking, business management and risk assessment. They also help the Government to formulate public policies. Currently they are the most influential people in the financial world.

There are only two qualified Kenyan actuaries who are currently working for a private company in Nairobi. Actuary science is considered a difficult course. In the UK,US and most other countries, actuarial exams are ranked as the hardest among professions. They consist of a set of 15 papers with the initial ones being highly mathematical and even holders of first class degree in maths do find a particular problem in tackling them. The average qualification period is about five years after the first degree

Q: What is your impression of UK?

Life is quite different at this university especially if you are a Rhodes Scholar. All students treat you with a lot of respect and high regard.

Compared to Kenya, everything here seems different. The food, (which I am quickly adjusting to), the mixed culture, cold weather etc. One good thing in this college is that

everyone is treated equally irrespective of the race. We are like a small community where one's problems are everyone's business.

Dinner and lunch time, are probably the most inspiring time. These are the times when all students come together to chat on issues affecting everyone in the world and how to come up with solutions for the problems afflicting the world.

One inspiring thing about the institution is its diverse culture. There are people from all over the world whose aim is to study, not for future financial gain, but to see how their being here can help them in developing the communities in which they grew up in.

Q: Where did you grow up and what was your childhood like?

I was born in 1977 in Huruma Estate, Nairobi. I am the last born in a family of eight. My family lived in a rental house in Huruma estate. My mother still lives there. My father died when I was 11 years old leaving behind my mother who was then working as a clerk in industrial area, where she earned a meagre salary.

My eldest brother was then at the University of Nairobi studying Law. All the burden was therefore left to my mother who had to feed and educate all eight of us. How did she manage? I always ask her that because I think I was too young to know. But her prayers and sacrifice saw us through. I still remember the days when we used to go hungry or feed on ugali and sukuma wiki for the whole month, though we just never minded.

I grew up in a humble neighbourhood and my closest friends, who I still keep in touch with, were my neighbours in Huruma and whom I always loved to play soccer with. Most of my schoolmates came from a poor background. They grew up in Mathare slums, Kariobangi and others in that neighbourhood. But we were really close because we shared similar problems.

Q: What was your school life like? What were your favourite subjects?

I started my early education at Huruma Primary school in Huruma, Nairobi in 1984 then proceeded to Eastleigh High School in 1992 for secondary school education. My interest in Sciences and in particular Mathematics, began to blossom while I was in Form Two at Eastleigh High school. I was the secretary of Science Club and represented the school in a number of science congresses. My teachers usually described me as an 'above average' student with exceptional Mathematical abilities. I sat for my KCSE in 1995 and obtained a mean grade B with an A in Mathematics. I joined the University of Nairobi in 1997 to pursue a BSc.

Q: Did you develop other interests?

Yes I did. I had a great interest in soccer. In fact I was pretty involved from primary school. I won some awards including being the best player for a number of years for Mathare Youth Sports Association, MYSA.

I sat for my KCSE in 1995 and obtained a mean grade B with an A in Mathematics. I joined the University of Nairobi in 1997 to pursue a BSc. In both schools I played as a goal-keeper and although it's hard to make a self-judgement, I think I did well going by the pats I got on my back and the several trophies I won.

Q: What inspired your interest in the game?

I can't remember exactly when I started playing soccer, but it is a beautiful game which was the core activity when I was growing up. Our soccer balls were typically made of paper bags

tied with manila strings and were mainly played at car parks within our estates. Knowing the problems that most of us had, we found solace in playing soccer and this brought most of us even closer to one another.

Q: Did you have a role model in the game?

I can't remember a particular person who inspired me into playing soccer in my childhood. But I enjoyed watching Bruce Grobelaar (Liverpool & Zimbabwe) and Peter Schmeichel (Denmark & formerly of Manchester United). These two goalkeepers helped me choose my position in the field as a goalkeeper. I personally never minded playing footballs made of 'jwala' because life trained me to appreciate the little that I had. We never had playing boots and I never expected any. Playing fields were also a big problem and training kits just never crossed my mind.

It was during this time that a man saw us playing football (made of 'jwala') he introduced himself and told us about MYSA which was then new. The association then gave us free Adidas soccer balls and told us to organise ourselves for an up-coming youth' league. I then met Bob Munro when he came to referee our matches. After that, my friends and I were glued to the game which was now professionally coached and managed through Mathare United. It changed my insight in the game. My association with MYSA helped to instil self-confidence in me regardless of the challenges I was facing. I learnt to be positive about things.

Due to the need to concentrate on my studies, I stopped playing active soccer after high school and even took a break from it when I joined the University of Nairobi.

Q: Who has inspired you in life?

There is one person who has always inspired me as I grew up. He is my eldest brother Patrick Mutuli. After the death of our father and after completion of his studies at the University of Nairobi, he took all the burden of educating and feeding all of us. He has always sacrificed all his resources to see that our family remains as one unit. He has a kind heart and he has always been ready to assist any one who comes his way for help. He will surely remain my hero and role model.

Q: How else are you spending time at Oxford?

I am playing soccer but not at a competitive level. I am currently a goalie for Linacre College of Oxford University. The facilities here are quite inspiring but learning is also excessively demanding. **Honestly, my focus now is to use my intellectual abilities to see how I can help MYSA to develop its mainstream activities.** Another thing, Oxford encourages its students to take up many different sporting and recreational activities and I am now also a goalie for my college's hockey team.

Q: What are the requirements of Rhodes Scholarship?

The selection committee looks out for:

- high standard intellectual and academic quality
- integrity of character
- interest and respect for fellow beings
- ability to lead
- energy to use one's talent to maximum

Q: How do you hope to impact Kenya?

I am training to be an actuary. I am almost half-way through. Kenya has only two qualified actuaries and most insurance companies hire expatriates. I am fascinated with the idea of public service and my qualification will help me give guidance and advice to the ageing population on how to invest their pension and complex issues related to pension. My studies also involve population projections and how it will impact a country's economy. I hope to use my skills to develop the interests of the whole public because I believe that I can make a strong impact in people's lives through my intellectual abilities.

One of my other dreams is to see the formation of a "Society of Actuaries of Kenya" which can enlighten the public on who actuaries are and what they can do for them.

With an opportunity of studying at Oxford, and with the kind of respect that graduates of Oxford University are given, I believe this will give me a chance to explore the market further. Being only half way through with my professional exams, makes me feel like my dreams are just inches away.