

i) Mobile banking apps (M-Pesa, Airtel Money, T-Kash).
ii) ATMs.
iii) Debit/credit cards.
iv) Internet banking.
v) Online budgeting tools.
vi) Digital wallets.

16. Role of Central Bank of Kenya in securing currency (3 marks):

i) Issues and controls currency circulation.
ii) Designs money with security features to prevent counterfeiting.
iii) Maintains stability of the Kenyan shilling.
iv) Regulates commercial banks.
v) Ensures enough supply of clean notes and coins.
vi) Destroys old and worn-out notes.

SUB-STRAND 2.6: HUMAN DIVERSITY AND INTERPERSONAL RELATIONSHIPS

SECTION A: MULTIPLE CHOICE QUESTIONS (30 Marks)

Number	Question	Answer	Explanation
1.	During a group discussion, James notices his friend Aisha always waits for others to finish speaking before giving her opinion. This behavior shows that Aisha has the skill of:	C) Active listening	**Active listening** is a communication skill that involves paying full attention to the speaker, understanding their message, and waiting for an appropriate moment to respond. Aisha's behavior of waiting for others to finish before speaking demonstrates this skill.
2.	In a new school, learners come from different ethnic backgrounds. What should they do to maintain healthy relationships?	C) Learn about each other's cultures	To foster **healthy relationships** in a diverse environment, it is crucial to appreciate and understand differences. Learning about each other's cultures promotes respect and reduces misunderstandings.
3.	Mary is often kind, responsible, and always helps her classmates. These are examples of:	C) Desirable personality attributes	**Desirable personality attributes** are positive character traits and behaviors that contribute to healthy relationships and personal growth. Kindness, responsibility, and helpfulness are all

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