

THE STATE OF INCLUSIVE INSTANT PAYMENTS IN AFRICA 2023

CONSUMER RESEARCH INSIGHTS

Morocco



PRESENTATION STRUCTURE

SECTION 1

Methodology overview

SECTION 2

The current state of digital payment use

- 2.1 Digital payment usage analysis
- 2.2 Payment channel analysis
- 2.3 Use case analysis

SECTION 3

Understanding customer behavior

- 3.1 Pathway to habitual usage
- 3.2 User group perspectives
- 3.3 Core country themes

SECTION 4

Summary





AfricaNenda
ACCELERATING INCLUSIVE PAYMENT SYSTEMS

SECTION 1

METHODOLOGY OVERVIEW



METHODOLOGY: OVERVIEW



Research methodology and corresponding objectives

Quantitative survey

- Understand customer usage habits
- Measure frequency of digital payment usage and transaction profiles
- Rank the most used payment instruments
- Identify core barriers

In-depth interview

- Map use-case characteristics and payment behavior
- Determine customer perceptions on instant and inclusive payments using access, early usage, and habitual usage framework
- Map the customer journey

Mystery shopping

In-depth understanding of the user journey—cost, recourse, and customer support

Objectives of the tool





Fieldwork itinerary



- **Quantitative data collection:** 15 Feb – 3 Mar 2023
- **Qualitative data collection:** 15 Feb – 6 Mar 2023



Methodology: Sampled groups overview

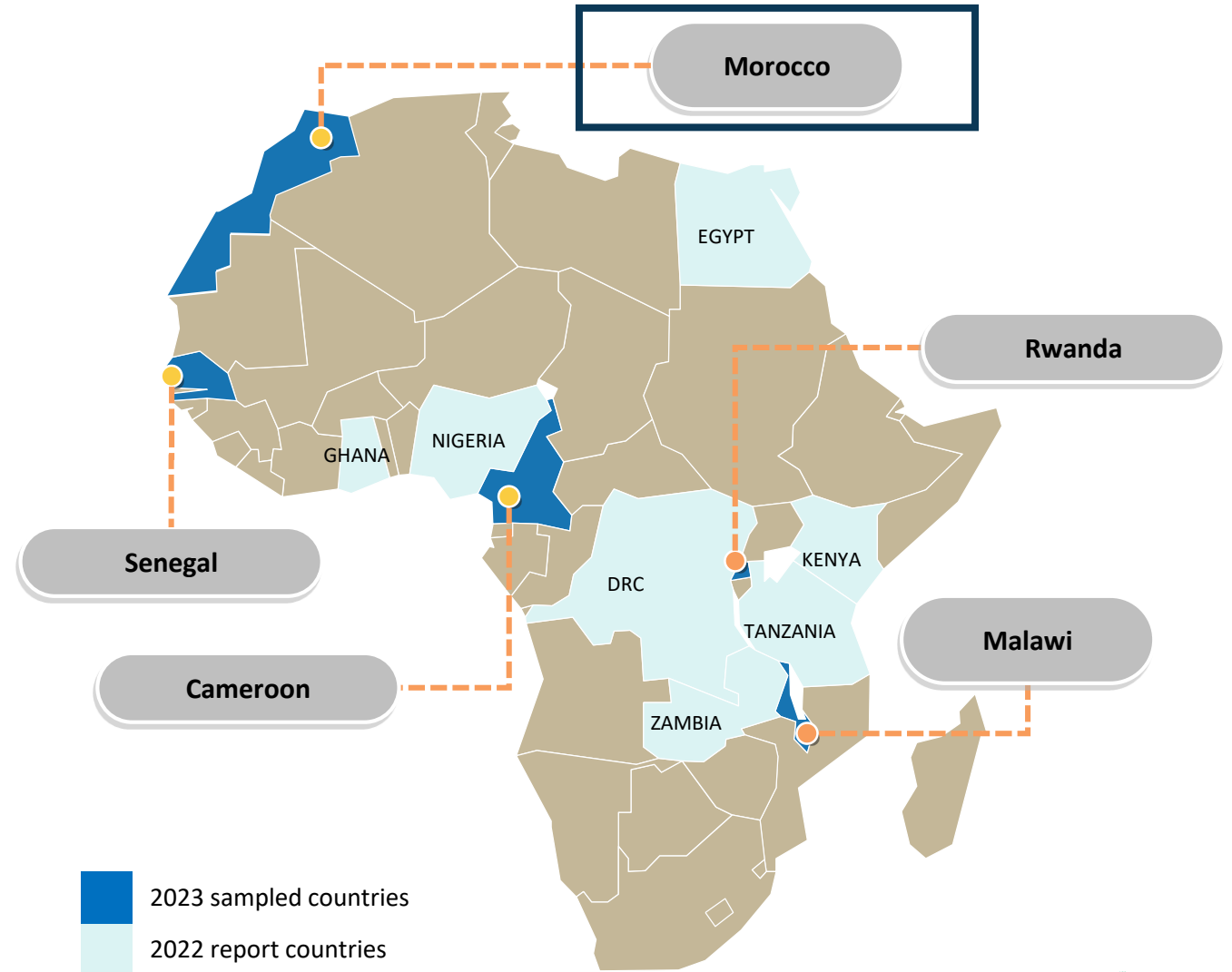
	 Lower and infrequent income earners	 Lower but frequent income earners	 Micro entrepreneurs*	 Small businesses*
Definition	Lower-income but infrequent income earners, including urban poor who live “hand to mouth” and lack regular employment, stable earning opportunities, intermittent piece job/gig workers, and people who are dependent on others in the family/community and/or on social grants.	Lower-income but frequent income earners are the slightly more affluent part of the lower-income mass market, earning a steady income (wages) or a salary in the formal or informal sector.	Individual trader/merchants like hawkers, fruit and vegetable sellers, cobblers, and other crafts traders.	Traders who have small, fixed premises or (mostly informal) shops/service providers, as well as smallholder farmers, and small agribusinesses.
Actual Sample size (quant. survey)	41	36	19	28
<p>77% of the total sample for the quantitative survey are digital payment users (individuals and businesses) and 90% of the total sample for the qualitative research components are digital payment users (individuals and businesses).</p>				
<p>Within each of the four groups, an adequate coverage of women and youth was ensured.</p>				
<p><i>* Country specific monthly turnover cut-off has been applied</i></p>				

The study sample focuses on the “**next market**” that is expected to use digital payments and thus only sampled those in **urban and peri-urban** settings. The focus was on low-income earners and MSMEs and the sample is therefore **not nationally representative**. Any inferences made on a country-by-country basis are with respect to the sampled respondents.



Sampled countries: Cameroon, Malawi, Morocco, Rwanda, and Senegal

- The customer research was conducted in five sample countries, namely Cameroon, Malawi, Morocco, Rwanda, and Senegal.
- Cross-country averages are based on these five sample countries.
- The research complements research done in seven other countries in 2022 using a similar methodology (DRC, Egypt, Ghana, Kenya, Nigeria, Tanzania, Zambia).



Digital payment usage across the countries: Morocco belongs to the nascent category, as only 30% of its population had utilized digital payments during the previous year.

Countries have been categorized as **nascent**, **emerging**, and **leading** based on usage data from the Global Findex. Most of the 2023 surveyed countries are in the emerging category.

		Leading cluster		Emerging cluster						Nascent cluster				
Share of users	Proportion of population using digital payments over the previous year [Global Findex 2021]	Ghana	Kenya	Cameroon	Malawi	Nigeria	Rwanda	Senegal	Tanzania	Zambia	DRC	Egypt	Morocco	
				66%	78%	50%	40%	34%	39% (2017 data)	53%	50%	46%	22% (2017 data)	20%
Share of "super-users"	Proportion of weekly users out of digital payment users [including agent-assisted payments]	Individuals	86%	82%	83%	57%	83%	90%	94%	21%	53%	26%	14%	17%
		MSMEs	90%	82%	76%	77%	75%	98%	94%	45%	64%	28%	24%	8%





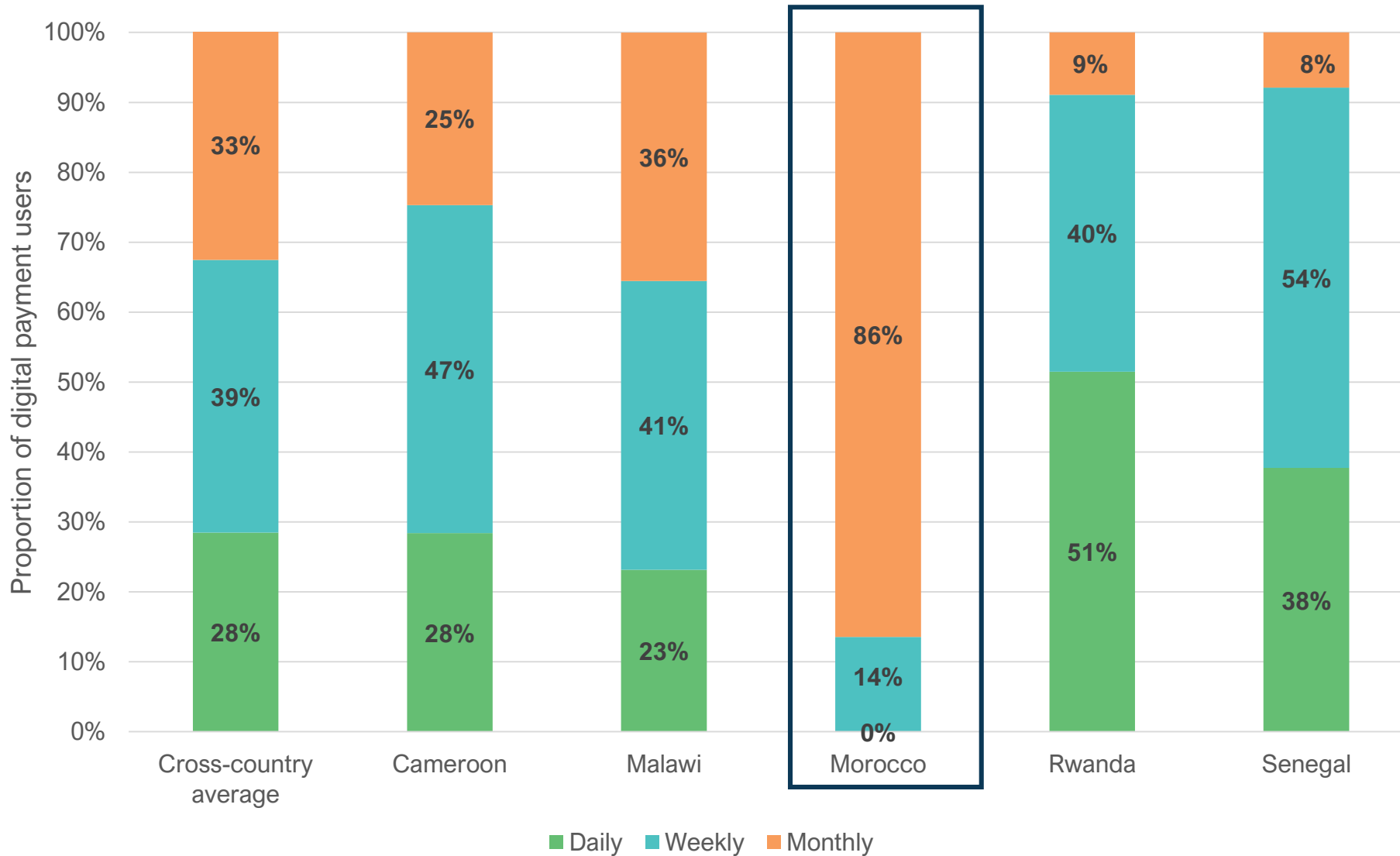
AfricaNenda
ACCELERATING INCLUSIVE PAYMENT SYSTEMS

SECTION 2.1: DIGITAL PAYMENT USAGE ANALYSIS



Cross-country analysis—frequency of digital payment use: Moroccans have not yet adopted daily use of digital payments.

Total number of digital payment users: 513 (96 in Morocco)

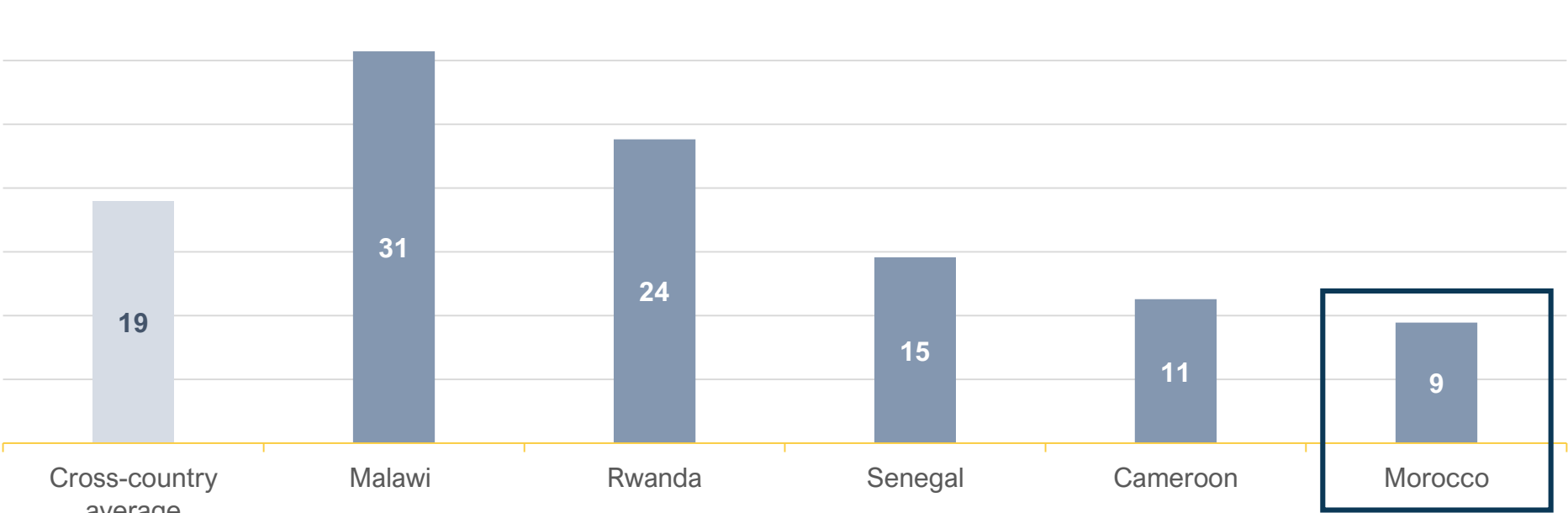


- **86%** of surveyed digital payment users in Morocco use digital payments **on a monthly basis**.
- The fact that **there are no daily digital payments users** indicates that they have not fully embraced digital services and therefore have not integrated them into their daily routines.

Total number of respondents:
653 (125 in Morocco)

Cross-country analysis—weekly transaction profile:
Morocco has the lowest reported average weekly transaction volume.

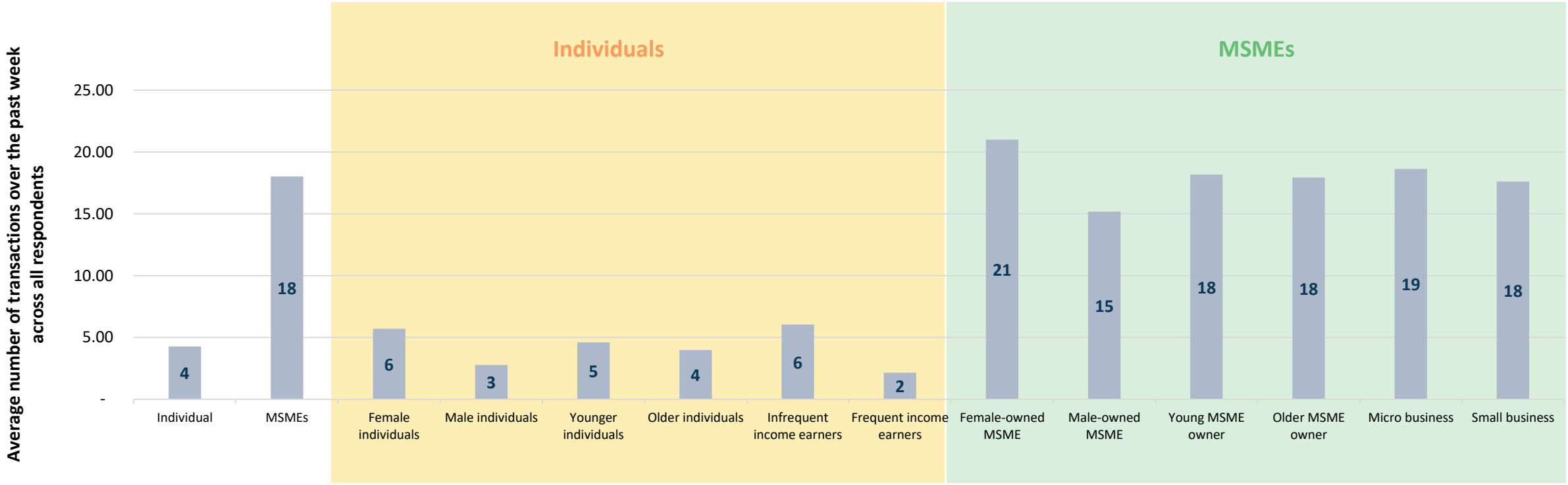
Average number of transactions over the
previous week across all respondents



User group analysis—weekly transaction profile:

Women-owned MSMEs have a higher reported weekly transaction volume than men-owned MSMEs. A significant usage gap exists between MSMEs and individuals.

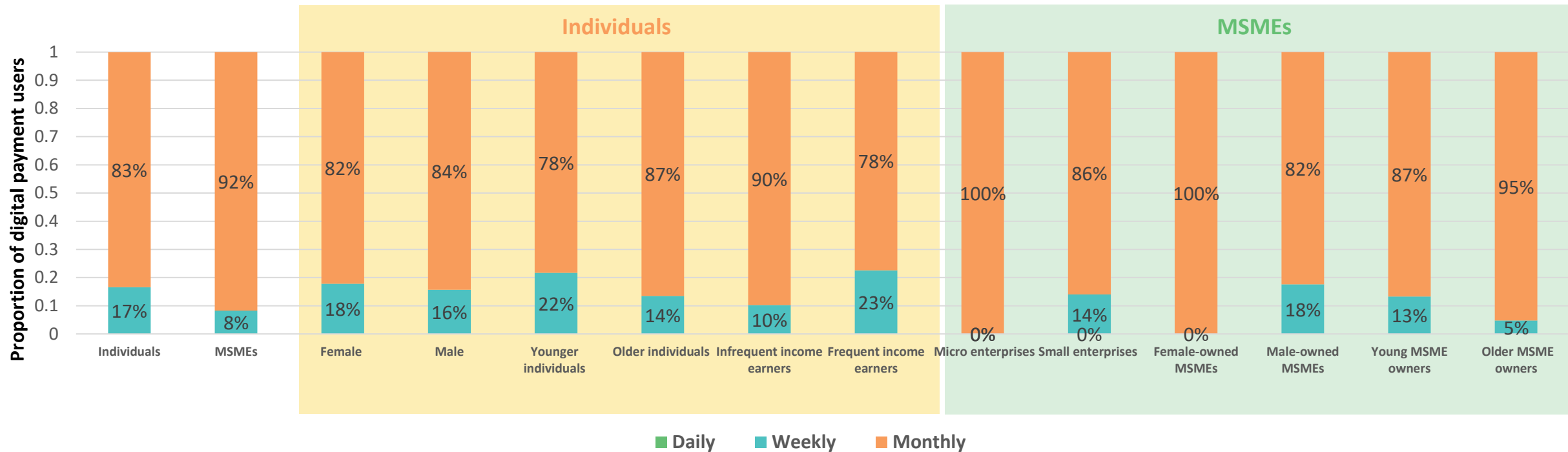
Average number of weekly reported transactions by different user groups



- MSMEs make more transactions than individuals in Morocco.
- Men and men-owned MSMEs conduct fewer transactions than women and women-owned MSMEs. Cameroon is the only country in the 2023 sample where this can be observed.

User group analysis—frequency of digital payment usage:
 Younger individuals and MSMEs use digital payments on a weekly basis significantly more than older ones.

Frequency of digital payment usage per user groups

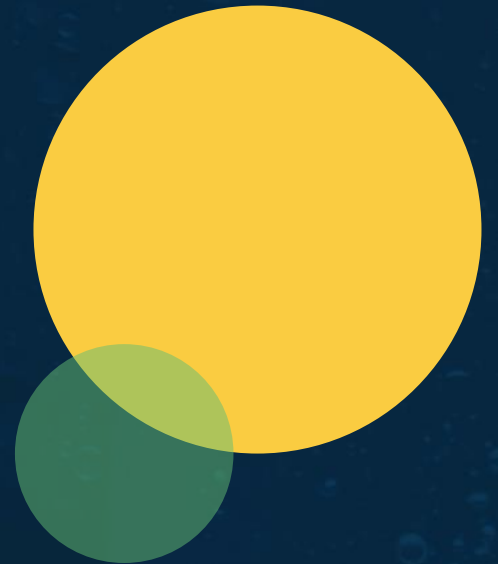


- There were no daily users of digital payments in Morocco.
- Younger individuals and MSME owners use digital payments more frequently than older individuals and MSME owners.
- A significant gender gap exists: female-owned MSMEs do not conduct digital transactions either daily or weekly.



AfricaNenda
ACCELERATING INCLUSIVE PAYMENT SYSTEMS

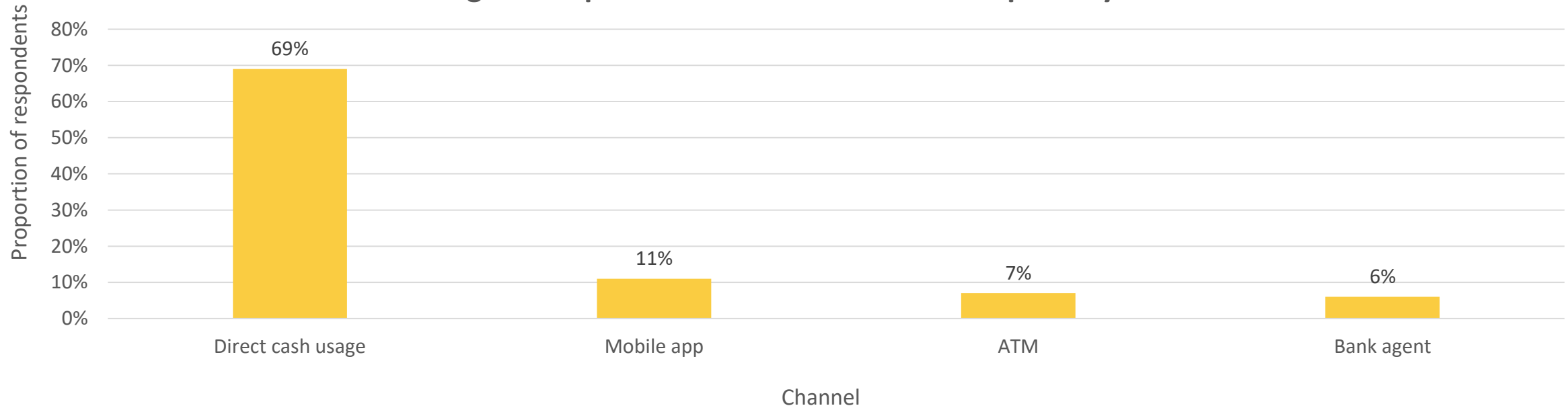
SECTION 2.2: PAYMENT CHANNEL ANALYSIS



Payment channel* analysis: Cash prevails in Morocco but the mobile app is emerging as the preferred digital payment channel.

Total number of respondents sampled: 125

Percentage of respondents for whom this is the primary channel



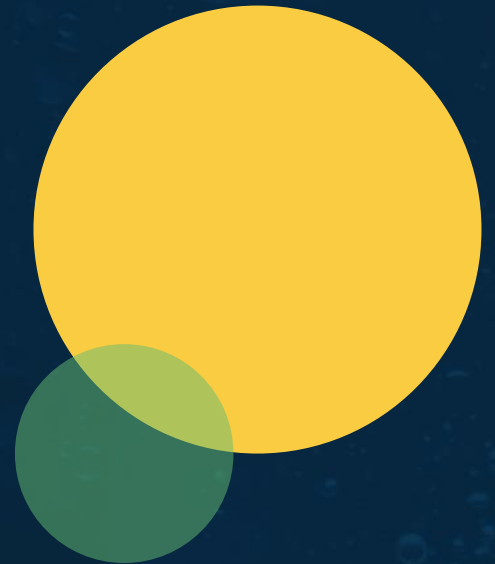
*Refers to avenues through which payments are issued and received and are verified by banks or other payment providers.

- Cash use prevails in Morocco.
- Morocco is the only country out of the five sampled where a significant proportion of respondents use ATMs and bank agents as digital channels.



AfricaNenda
ACCELERATING INCLUSIVE PAYMENT SYSTEMS

SECTION 2.3: USE CASE ANALYSIS



Use case analysis: The dominant use case is receiving customer payments for MSMEs and buying household goods for individuals. There is strong potential for digitalizing service payments, airtime payments, and loan repayments.

Total number of respondents:
125

The five most common weekly use cases for individuals and MSMEs and their level of digitalization




		Individuals	MSMEs
Ranking of weekly use cases by prevalence among individual and MSME respondents [% of transactions that are done digitally]	1	Pay for household goods [53%]	Receive customer payments [71%]
	2	Airtime [38%]	Loan repayments [36%]
	3	Pay for services [11%]	Staff salaries [60%]
	4	Receive salary [67%]	<i>The other use cases mentioned are not as frequent**</i>
	5	Save money* [67%]	

- Receiving customer payments is the dominant use case by surveyed MSMEs and it is well digitalized already.
- Most MSMEs use cases are not as frequent.
- The most digitalized use cases by individuals are receiving salary, saving money and buying household goods.

*Sample size < 5 respondents

**In Morocco, MSME respondents indicated that they only conduct transactions on a weekly basis for three use cases. The qualitative research suggests that this is because MSMEs in Morocco generally do not conduct as many transactions as in other countries, including transactions with suppliers. Moroccan MSMEs have a higher monthly revenue than the MSMEs in the other four analyzed countries, which implies that they can afford to conduct less frequent, higher-value transactions.

Legend

-  Use case for which less than 40% of respondents conducted a digital transaction over the past week
-  Use case for which between 40% and 70% of respondents conducted a digital transaction over the past week
-  Use case for which above 70% of respondents conducted a digital transaction over the past week



AfricaNenda
ACCELERATING INCLUSIVE PAYMENT SYSTEMS

SECTION 3

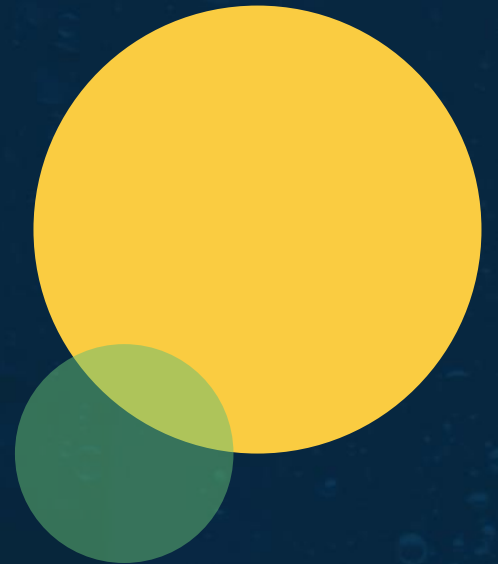
UNDERSTANDING CUSTOMER BEHAVIOR





AfricaNenda
ACCELERATING INCLUSIVE PAYMENT SYSTEMS

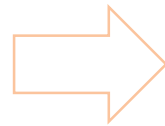
SECTION 3.1: FRAMEWORK OVERVIEW



Digital payment usage framework: The path to habitual digital payment usage follows three phases

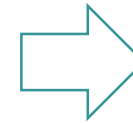
Access

Before consumers can use a digital payment product, they must have a financial account, physical access to agent or bank locations, and account-related documentation.



Early Usage

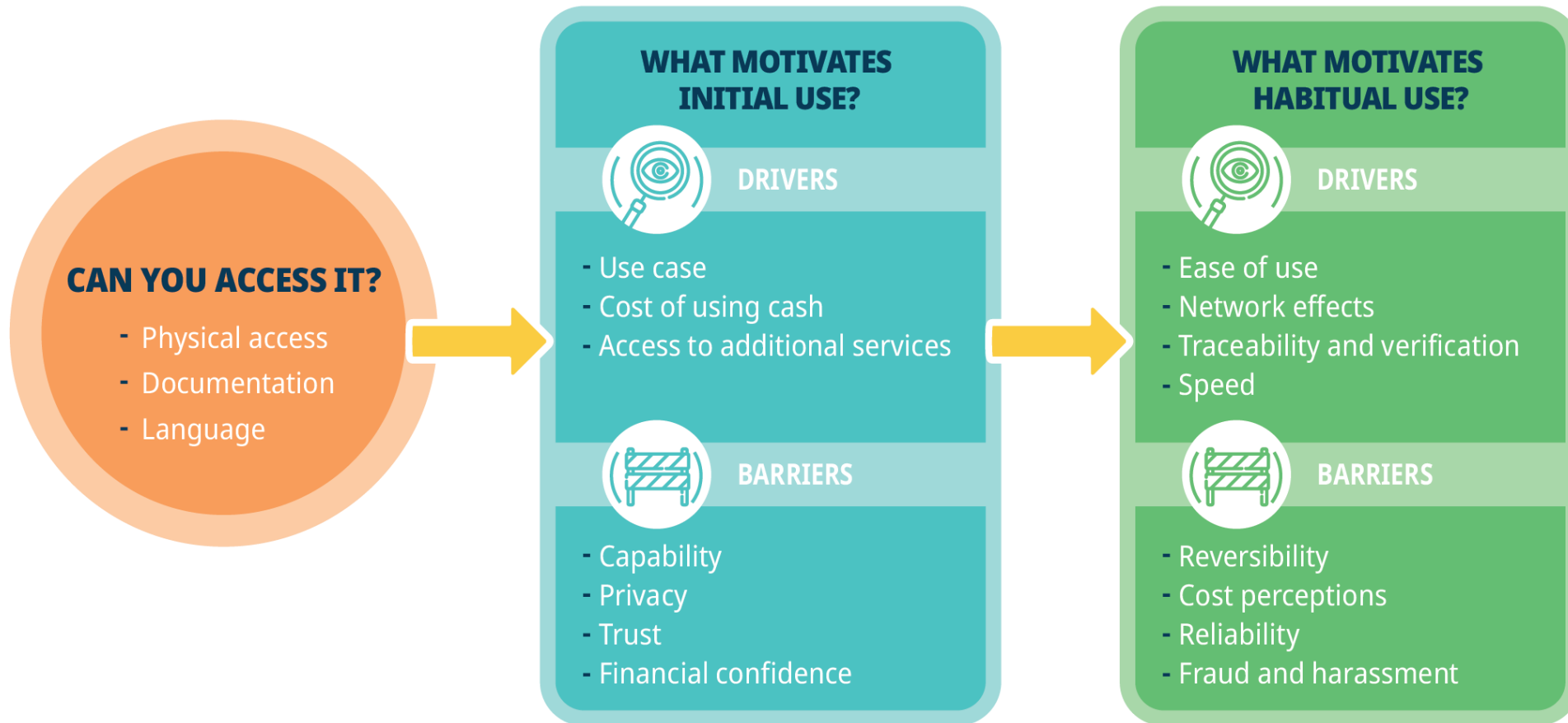
Account holders must have a compelling reason to use a new digital payment method instead of cash, which can depend on the perceived balance between the costs and benefits of use.



Habitual Usage

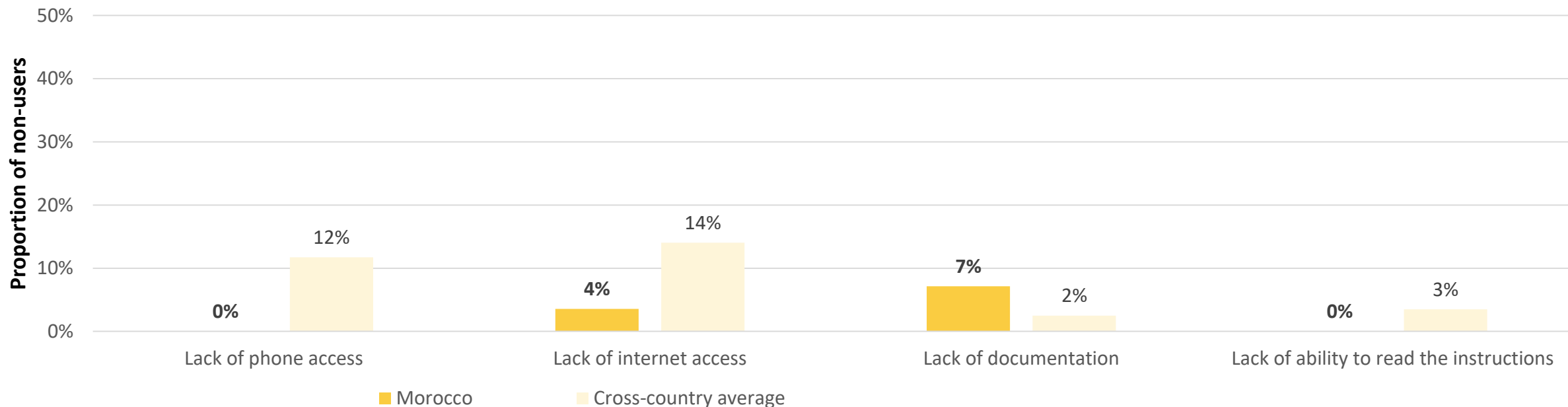
Over time and through habituation consumers move from ad hoc transactions to consistent and frequent use of digital payments driven by ease of use, network effects, reliability, recourse, and speed.

Pathway towards habitual digital payment usage:
Barriers and drivers based on the access, early usage, habitual usage framework



Pathway towards habitual usage—access barriers:
There are no strong barriers to access in Morocco.

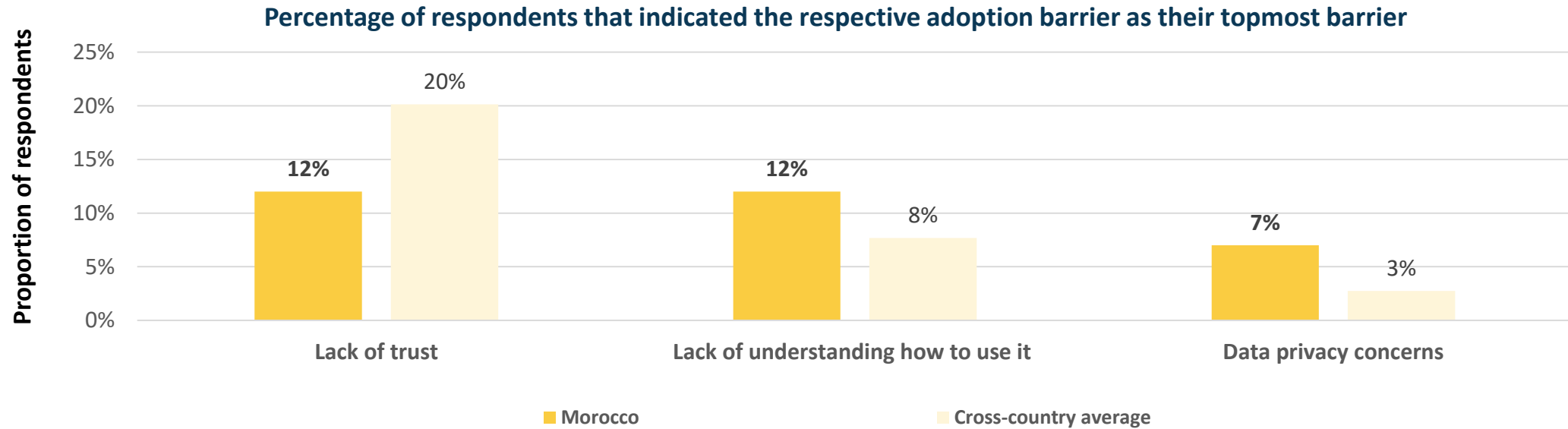
Proportion of respondents for whom the given barrier is topmost



- Unlike in other sampled countries, lack of phone access is not perceived as a barrier to digital payments by respondents in Morocco; lack of internet access is only a barrier to a limited extent.
- Morocco is the only country where lack of documentation emerged as an access barrier. This is likely due to the dominant role banks play in the Moroccan payment landscape; customers are often required to provide proof of employment to open a bank account. Customers in the informal sector lack the documentation required.

Pathway towards habitual usage—early usage barriers: Lack of trust and understanding how to use digital payments are preventing early usage of digital payments in Morocco.

Total number of respondents sampled: 140



- Trust issues and a lack of understanding how to use and engage with digital payments emerge as the most significant adoption barriers in Morocco.
- Data privacy concerns came up as a more significant adoption barrier in Morocco than in the other sampled countries.

Pathway towards habitual usage—early usage drivers and barriers: Individuals and businesses are driven to adopt digital payments by the convenience and safety, but are deterred by a lack of use cases, trust, and knowledge.

Main drivers

Safety

Most of the users view digital payments as safe as the risk of losing a large sum of money is lower than when carrying cash. In a case where one loses their debit or credit card, they can easily deactivate it by contacting customer care.

“In case of loss of a credit card, we can report this to the bank and they will cancel it until they release a new one.”

Male, 18-29, User, Infrequent income earner

Saves on time

Users find it convenient to pay for utilities without having to queue at agents or banks. This is a major motivator, as it saves time.

“I do not need to go to the bank physically or queue... It is better to stay home and use the application. It makes you save time.”

Male, 30-44, User, Small enterprise

Easy to use

Users across all age groups find the process of making digital transactions quite simple and convenient to navigate.

“The application is very easy to use.”

Male, 40-55, User, Frequent income earner

Main barriers

Lack of use cases

Individuals who are low infrequent earners and those that are not formally employed do not see the necessity of opening a bank account, as they do not see use cases for digital payment usage.

“Since I do not work, I don’t have any salary that would be transferred to the account; it is pointless.”

Male, 40-55, User, Frequent income earner

Lack of trust

non-users and former users do not trust the method, as they are vulnerable to unauthorized deductions and fraudsters.

“They once deducted 180DH from my account and I later found out that the payment was done to a shopping app without my knowledge”.

Female, 30-44, Nonuser, Small enterprise

Fear of making mistakes

Users who adopt digital payment systems are initially afraid of making mistakes, such as sending money to wrong numbers or accounts.

“I had a fear at first, I was afraid that I would do any operation by mistake, that's what made me stay away from using it”.

Female, 18-29, User, Frequent income earner

Nascent use of digital payments

Some feel they lack knowledge of digital payment services and, hence, choose not to adopt them for transactions.

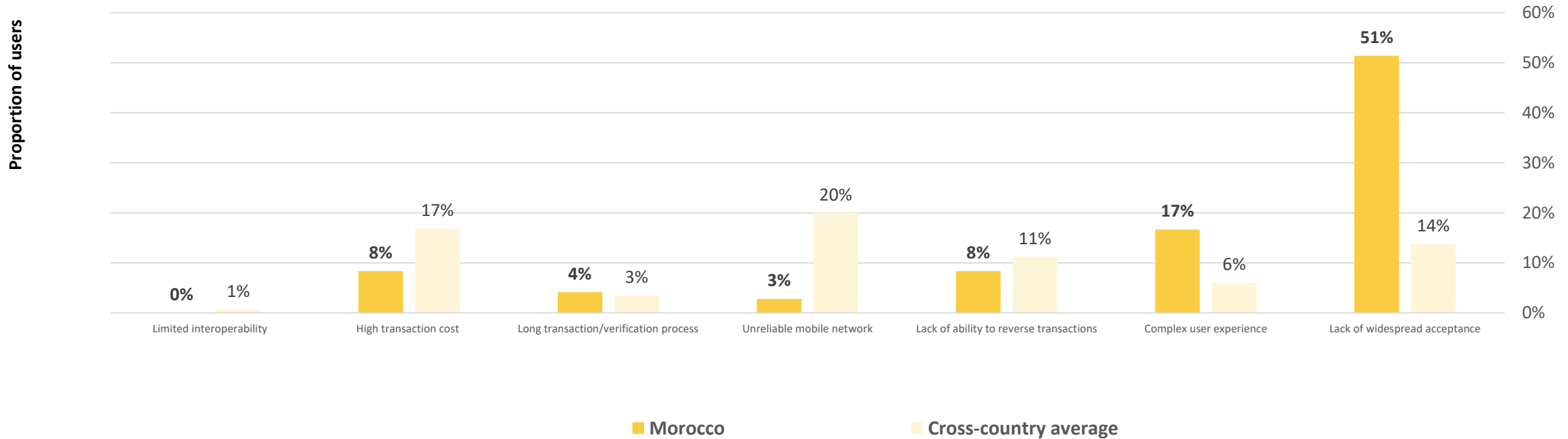
“Some do not understand how to use the app, some prefer to keep cash rather than use the credit card; they are not convinced by the digitization.”

Male, 18-29, User, Small enterprise

Pathway towards habitual usage—habitual usage barriers :

The main barrier preventing habitual usage of digital payments in Morocco is the lack of widespread ecosystem acceptance.

Proportion of respondents for whom the given barrier is topmost



- People struggle to find other individuals or businesses that accept digital payments.
- A complex user experience, lack of ability to reverse transactions, and high transaction costs are also barriers to habitual use in Morocco.

Pathway towards habitual usage—habitual usage drivers and barriers: Bonuses drive people to use digital payments, but cash is still widely accepted.

Main drivers

Financial diligence

Users are more likely to save and plan uses for their money when using digital payments.

"You can have tracking of expenses in the app."

Male, 18-30 User, Frequent income earner

Prompt customer service

Users have confidence in knowing that anytime they reach out to the provider their issue will be attended to promptly.

"In the event of any problem, they can be contacted by phone, and they solve all problems. It happened once that I lost a code and they helped me, they did their duty professionally."

Male, 45-55 User, Frequent income earner

Safety

Users know that in the event they lose their bank card, they still will be able to access their money.

"I personally carry only the credit card with me. When I need anything, I go to my bank ATM. Even from the preventive or safety side, if a person is exposed to an attempt of theft, it is better not to have the cash."

Male, 45-55 User, Frequent income earner

Bonuses and rewards

Discounts encourage customers to use digital payments and influences their provider choice.

"If you have the {provider 1} application operational, I can send you transfers and vice versa and what encourages me to use provider 1 is the 10% discount on the bill."

Male, 30-44, User – Micro enterprise, Agent.

Main barriers

Lack of widespread acceptance

Majority stated that they prefer to pay in cash as it is more widely accepted.

"Where we operate in is a working-class area in which the majority of people pay in cash."

Female, 30-44, non-user, Micro enterprise

Complex user experience

Some users find digital payment systems difficult to navigate through.

"[...] it was difficult to use the application."

Female, 30-44, User, Infrequent income earner

Fear of loss

Customers fear that they may lose their debit or credit cards.

"I am afraid to lose my credit card. I take it only when I want to withdraw or deposit money."

Female, 45-55, User, Frequent income earner

Inadequate customer service staff

Customers cite that in some banks, there are inadequate customer service staff.

"What I do not like at [...] is the fact that there are not many staff members, there is only one attendant, mainly at end of the month."

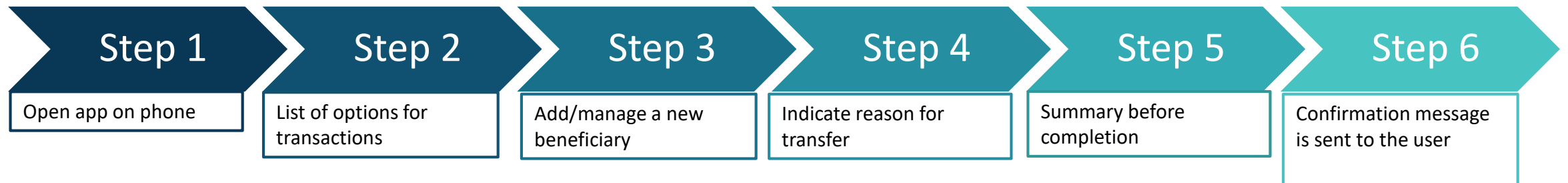
Female, 45-55, User, Infrequent income earner

INDIVIDUAL USE CASE—SENDING MONEY TO A FRIEND OR RELATIVE

Usage driver

Users appreciate that they can choose from a list of beneficiaries, which minimizes the room for error.

"I have a list of previous beneficiaries. I can choose the new beneficiary from this list."



BUSINESS USE CASE—PAYMENT FOR A PHONE BILL

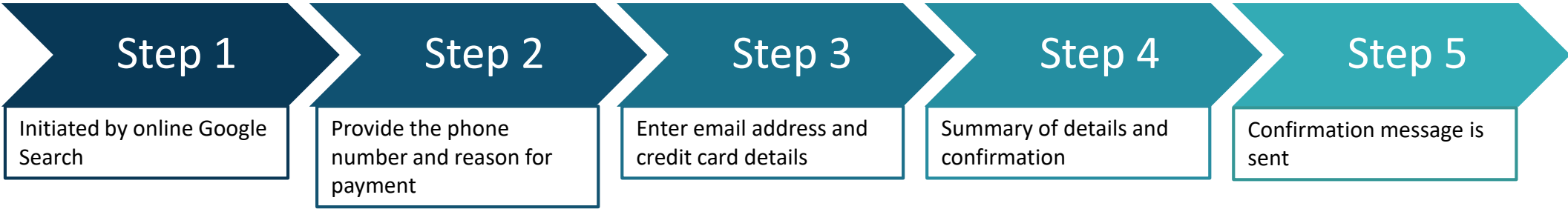
No transaction charged via the web channel for credit card-based instruments

- Users of some providers prefer to use the websites for credit card payments because there are no transaction charges incurred.

“It’s easier to pay through the website than the physical credit card. No costs incurred paying on website.”

- The website does not demand a lot of details and is perceived to be safe.

“The app does not demand all these details, and the application is safer.”





AfricaNenda
ACCELERATING INCLUSIVE PAYMENT SYSTEMS

SECTION 3.2: USER GROUP PERSPECTIVES



User group perspectives—deep dive on gender perspectives: Women lack financial independence and education, which prevents digital payment usage.

Main drivers

- **Cash handling risks:** Women feel that they are more vulnerable to cash handling risks.
- **Long distance transaction:** Women are likely to use digital payments when there's need to send money over long distances.

Main barriers and risks

- **Unemployment:** Women who are not formally employed do not perceive any benefit from adopting digital payment systems.

"I do not work for any company and I am self-employed, I do not see any point in having a bank account as this will cost me extra charges."

Female, 30-44, Non-user, Small enterprise

- **Unclear process:** Some women are not aware what purpose the deductions serve as there was no explanation for them.
- **Lack of knowledge and complex use:** Women are deterred by their limited digital literacy and by complex application design.

Female case study

Respondent details

- ✓ Age: 18-29
- ✓ Occupation: Cafe cleaner

"I don't **have a high level of study** and I can't make an operation to transfer an amount from my account to another account. When I need to do this, I turn to any colleague and provide him with the beneficiary's account number and ask him to do the operation for me so that I do not run the risk of making a wrong step on the application.

For me, the application **can be complicated and difficult to use** and I can make mistakes.

I prefer to pay by credit card instead of carrying money with me in cash. As you know, there is a lot of theft. **We cannot carry money with us inside our purse.** So, it is more secure, because with money in cash, you can be robbed. But when you have a credit card, you are comfortable, you can buy anything you want, and pay by the card."

User group perspectives—deep dive on merchant perspectives: Mobile apps enable businesses to save time as they do not need to queue at banks.

Main early usage driver

Influence from provider agent.

*"I was not aware of it at first, but when I went to the agent once, the employee installed it on my phone."
Male 30-44, Small business*

Main habitual usage driver

Traceability of transactions and bonuses and rewards

*"The 10% discount on the provider's bill encourages me to use it."
Male, 30-44, User, Micro enterprise*

Main barrier

Lack of familiarity

*"I do not use digital payments because I have not seen someone using it; therefore it is better to have cash."
Female, 45-55, Nonuser, Micro enterprise*

Merchant case study

Respondent details

- ✓ Gender: Male
- ✓ Age: 30-44
- ✓ Occupation: Small business, E-commerce.

"I do not need to go to the bank physically. **I do not need to queue**; especially now you know with the pandemic, it is risky to queue among people.

It is better to stay home and use the application. It makes **you save time and it brings so many things closer to you**. It is not time consuming.

Sometimes, if you want to go to the bank, you may not find where to park your car. People also queue outside the bank. Each one has a waiting ticket, and they call one by one. You might not hear your turn coming. So, the **application has sorted these problems out** and it has made everything easy for us."



User group perspectives—deep dive on agent perspectives:

Agents appreciate the commission they can earn and prefer those applications that enable fast payments and are easy to use.

Business benefits and adoption pathway

Additional revenue streams: Agents enjoy commissions and bonuses from service providers. Agent commissions are an additional source of revenue beyond their main business.

*“Recently other services have been added, for example delivery and payment of telephone bills, for {provider 1}.”
Male, 18-29, Small enterprise and agent*

Payment choice of preference: Agents can select the provider through which they can complete the transaction, depending on which of their accounts has funds.

Challenges and risks experienced

Lack of trust: Although agents consider banks to be helpful, they do not fully trust them.

System delays: The network system may be slow for users to carry out transactions, which affects cashflow.

Low literacy levels: Agents find it challenging to make cash transfers for elderly people who have low literacy levels, or foreigners who do not understand the process.

*“I face difficulties with old people and who are illiterate or some foreigners who want to do transfers.”
Male 18-29, Small enterprise and agent*

Agent case study

Respondent details

- ✓ Gender: Male
- ✓ Age: 18-29
- ✓ Occupation: Small Enterprise and agent

“When I do a payment, I check my account to see if the payment has been made or not. A friend of mine paid a phone but it turned out that the **payment was not made and the line was suspended**, he was told that he did not pay.

To be able to pay something related to e-commerce with {bank 2}, you had to have a **different card and for which you had to pay fees**, which was not the case with the {bank 3}.

My customers who are outside the city of Casablanca use {bank 3}. When they do transfers, **I get the money in my account instantly**. it's not the same if they send them to the {bank 2} account.

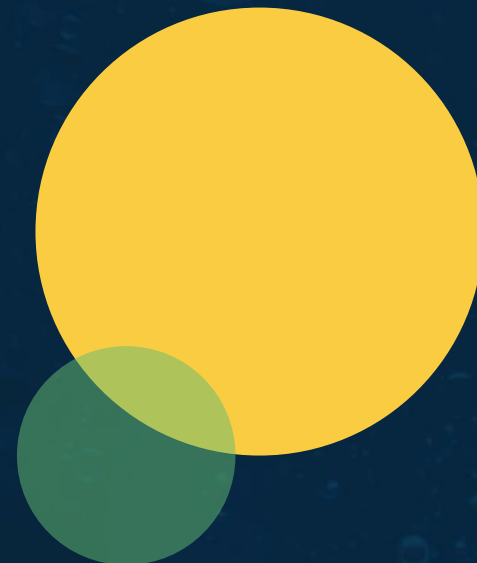
I think {bank 3} **app is faster than that** of {bank 2}, the latter is a bit **complicated**, even its colors are not good to me.”





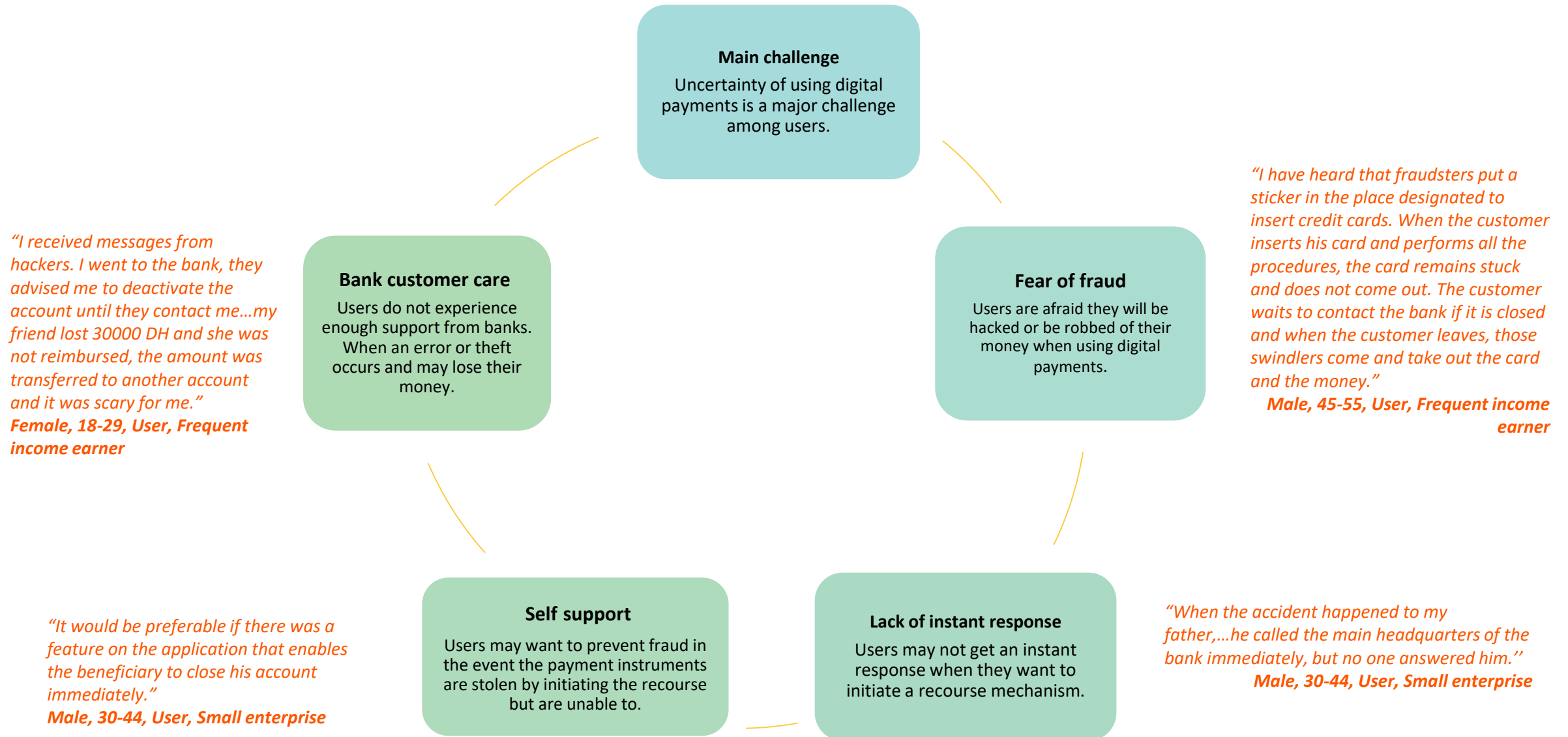
AfricaNenda
ACCELERATING INCLUSIVE PAYMENT SYSTEMS

SECTION 3.3: CORE COUNTRY THEMES



Core country themes—insights from the field:

Deep dive on trust issues and customer care access challenges in Morocco.



Core country themes – insights from the field: Deep dive on barriers along the pathway towards sustained digital payment usage .

Can you ACCESS it?

Illiteracy

Literacy levels amongst the elderly population and some females pose a barrier to access and early usage of digital payments.

“For old individuals or the illiterate, it is difficult to convince them to use the credit card, I see people who are old who receive allowances or pensions withdraw the entire sum and keep it with them at home. They don't know how to use the app.”

Female, 18-29, User, Infrequent income earner



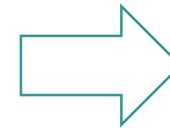
Why did you/didn't you embrace EARLY USE?

Lack of capacity and trust in oneself

Some individuals that are not tech savvy have a difficult time operating the apps initially without help. This in turn creates a dependency on others to help them complete transactions.

“I was afraid to use the application for fear of making any mistake. I did not give myself the opportunity and ask anyone to explain to me how to use that application.”

Female, 18-29, User, Frequent income earner



Why do/don't you USE it habitually?

Lack of widespread adoption

Given digital transactions are fairly new in the market, cash is king for many businesses and individuals. Digital payments are not accepted widely.

“I cannot do without cash payment, it must coexist with digital payment, if I go to the local grocery store I have to pay cash.”

Female, 18-29, User, Infrequent income earner

Voice of the customer on how digital payments can be improved

Education & sensitization

- Raise awareness and sensitization on usage of digital payments.
- Use the internet to mobilize usage of digital payments.
- Enhance security features to help the elderly transact securely, safely, and easily.
- Create app features that users can use to disable the account in case of fraud.

“There is an absence of awareness. Advertisements and explanations should be provided on social networking sites or in official channels. The benefits of using these digital means and applications should be clarified so that they are normalized.”

Male, 30-44, User, Small enterprise

Security

- Enable more firewalls on the digital payment systems to enhance safety.
- Put up surveillance around banks to help capture credit card theft or fraud at ATMs.
- Empower customers to disable their accounts instantly in fraud cases.

“It would be preferable if there was a possibility on the application that enables the beneficiary to close his account immediately.”

Male, 30-44, User, Small enterprise

Incentivize users

- Offer reward points that entitle users to discounts.
- Promote digital payments by offering gifts to users.

“To offer rewards on digital payments, to offer gifts or they introduce points systems, which allows you to be entitled to reductions on amounts afterwards.”

Male, 30-44, User, Micro enterprise

Customer care access

- Increase the number of staff in the customer care unit to avoid long queues.
- Encourage the customer care support to offer instant response to users.

“If they increase the number of staff, there should be a free one who can explain to you. Now, if you want to ask for a piece of information, you have to get the ‘pending customer ticket’ and wait in the long queue.”

Female, 45-55., User, Infrequent income earner



AfricaNenda
ACCELERATING INCLUSIVE PAYMENT SYSTEMS

Section 4

SYNTHESIS AND CONCLUSION



Summary

State of digital payment use in Morocco

- Cash is the most widely accepted and used payment instrument in Morocco.
- Banking-related platforms have the upper hand in digital transactions within Morocco.
- Main payment instruments include mobile apps, bank cards, and bank agents.
- Income habits have a significant impact on adoption and use of digital platforms.
- **Main digital payment service providers**
 - CIH Bank
 - Wafa Cash
 - Cash plus

Key drivers and barriers of digital payment use

Drivers

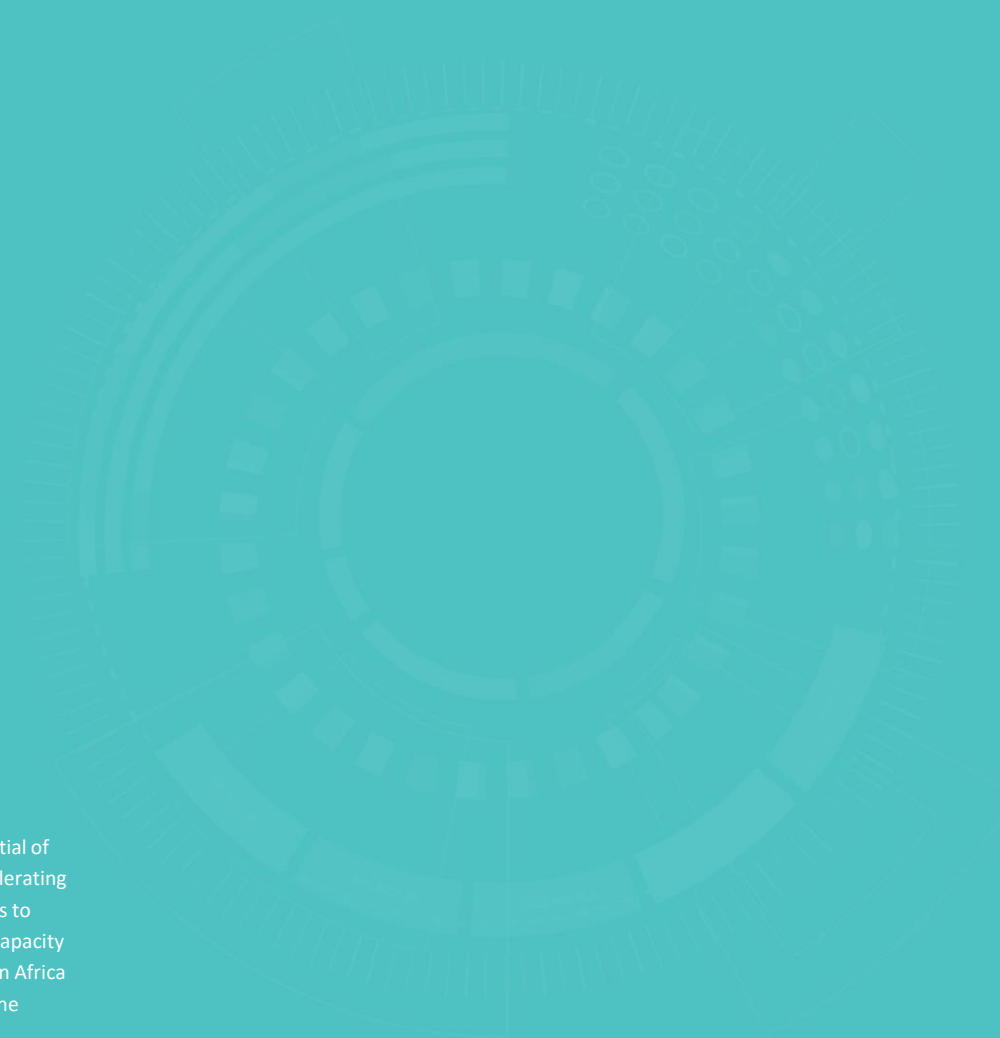
- **Financial diligence** is influenced by the fact that users can plan and monitor their expenses better through their banking apps as compared to if they had cash.
- **Safety:** Users mentioned they feel safer in using digital payment as the chances of losing significant sums are low.
- **Time saving** is an important driver among users in Morocco as they do not have to queue or wait for long periods to pay for utilities.
- **Existing free services** for youth under 30 are a driver for adoption as the youth who fall within this age group do not have to pay any maintenance charges.

Barriers

- **Financial status** is a distinct barrier in Morocco. Individuals who are not formally employed do not see the need to use digital payments.
- **Lack of widespread usage** throughout the ecosystem in Morocco is a distinct barrier to habitual usage, as there are areas that do not have access.
- **Lack of trust** and skepticism towards digital payment usage.
- **Illiteracy**, especially among the older population.

Core emerging country themes

- **Lack of trust:** Uncertainty of using digital payments is a challenge, as people hear about fraud stories and users may fail to get the necessary support in case of an issue.
- **Women face specific barriers** that relate to their lack of financial independence, lack of employment, and lack of digital literacy.



AfricaNenda is an African-led team of experts committed to unlocking the potential of digital financial services for the financially excluded across the continent by accelerating the scale-up of instant and inclusive payment systems. AfricaNenda's approach is to provide public and private sector stakeholders with technical expertise and the capacity to reduce barriers to digital payments. AfricaNenda wants to enable everybody in Africa to make digital transactions seamlessly and at a low cost wherever they are on the continent by 2030.

AfricaNenda is fiscally sponsored by Rockefeller Philanthropy Advisors and supported by the Bill and Melinda Gates Foundation.

For more information:

AfricaNenda

13th Floor, Delta Corner Tower 2
Chiromo Road, Westlands
PO Box 13796-00800
Nairobi, Kenya

 www.africanenda.org

 info@africanenda.org

  @AfricaNenda