



# THE STATE OF INCLUSIVE INSTANT PAYMENT SYSTEMS IN AFRICA

SIIPS 2023 • KEY TAKEAWAYS



The full SIIPS report is available at  
[www.africanenda.org/siips2023](http://www.africanenda.org/siips2023)

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### About SIIPS 2023

The second annual State of Inclusive Instant Payment Systems in Africa 2023 (SIIPS 2023) by AfricaNenda reviews the landscape of instant payment systems (IPS) in Africa and how well they meet the standards of inclusivity, especially for low-income consumers. The research, conducted by Cenfri, includes expert and stakeholder interviews, detailed case studies, and primary consumer research from five countries.

SIIPS 2023 was made possible through the partnership between AfricaNenda, the World Bank, and the United Nations Economic Commission for Africa (UNECA), with the generous support of the Bill & Melinda Gates Foundation and AfricaNenda's fiscal sponsor, Rockefeller Philanthropy Advisors (RPA).

*This report defines as "live" those IPS that were processing transactions by June 2023.*



1

## WHAT ARE INCLUSIVE INSTANT PAYMENT SYSTEMS (IIPS)

- 2 Understanding the 2023 landscape of instant payment systems in Africa
- 3 End-user adoption of digital payments in Africa
- 4 Spotlight on policy and regulatory harmonization for cross border payments
- 5 Opportunities and trends to drive scale in IIPS
- 6 The next steps toward IIPS

## What are Inclusive Instant Payment Systems (IIPS)

### INSTANT PAYMENT SYSTEMS (IPS)

are retail payment systems that are multilateral—and open loop—and that enable digital push payments in near real time for use 24 hours a day, 365 days a year, or as close to that as possible.

### INCLUSIVE INSTANT PAYMENT SYSTEMS (IIPS)

process retail transactions digitally in near real-time and are available for use 24 hours a day, 365 days a year, or as close to that as possible. They enable low-value, low-cost push transactions that are irrevocable and based on open-loop and multilateral interoperability arrangements. Licensed payment providers have fair access to the system, and participants have equal input opportunities into the system. The central bank has a role in system governance. End-users have access to a full range of use cases and channels, as well as transparent and fit-for-purpose recourse mechanisms.

## THERE ARE FOUR TYPES OF IPS:



### BANK IPS

support bank access and bank-account-associated instruments.



### MOBILE MONEY IPS

operate on mobile money accounts provided by mobile money providers.



### CROSS-DOMAIN IPS

provide for account-to-account interoperability across banks and non-banks, and support transactions on both bank and mobile money accounts.



### SOVEREIGN CURRENCY IPS (or central bank digital currency IPS)

combines a sovereign currency instrument and a value transfer system between commercial instrument systems, institutional stakeholders, and individuals within an economy.

# Why IIPS matter

## Demand for instant digital payments is growing.

- In 2021, 50% of adults in Sub-Saharan Africa made or received a digital payment—up from just 34% in 2017.\*
- Since 2018, the average annual volume of transactions in Africa has increased at a rate of 47%, and the average value of transactions processed by IPS in Africa increased by 39%.
- Continuing to serve this growing demand for all adults across the continent—including women, low-income adults, and MSMEs—will require access to affordable and accessible IIPS.

\* According to the World Bank's *Global Findex Database*.

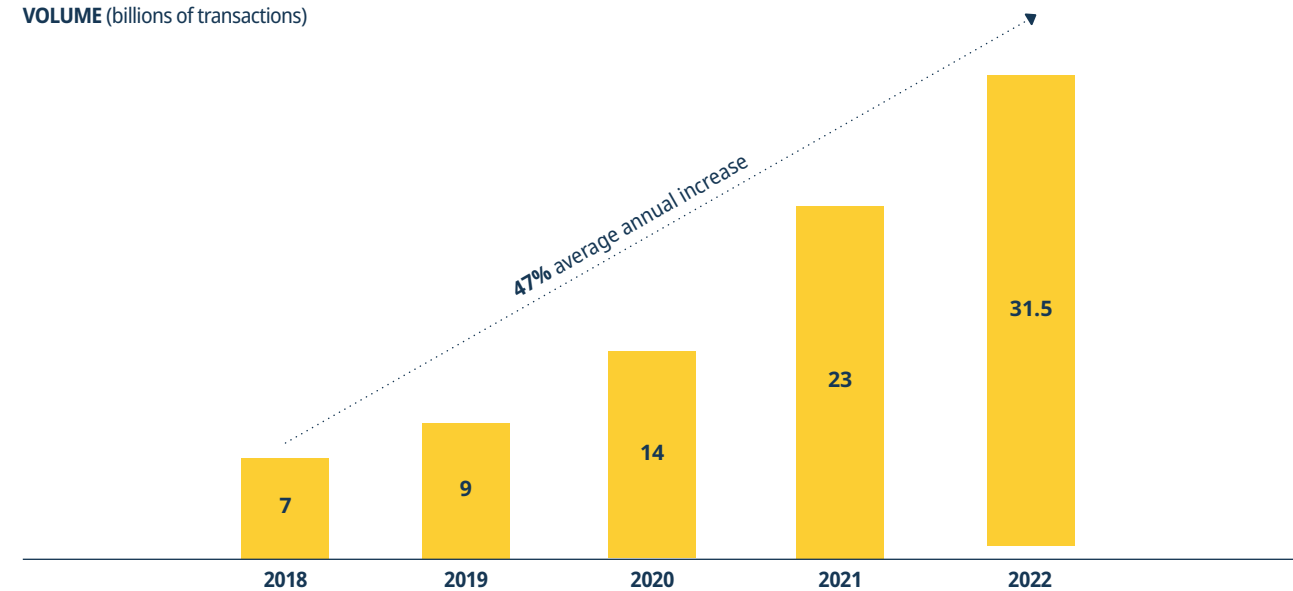
## IIPS are a necessary component of the digital public infrastructure in Africa.



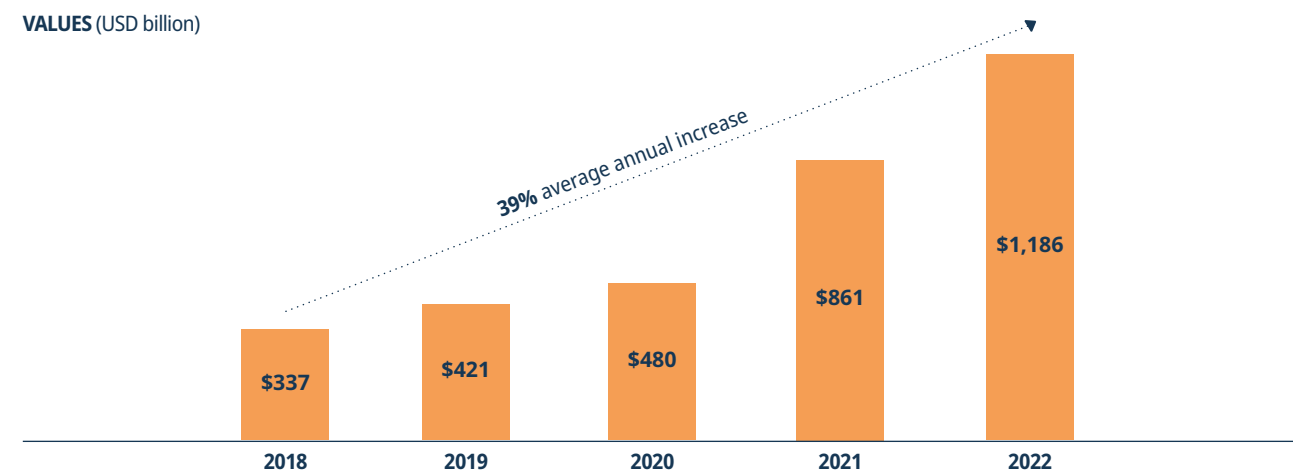
- Expanding access to and use of digital payments to the broader population will require IIPS.
- IPS provide a foundational payments layer of Africa's digital public infrastructure (DPI), which facilitates the delivery of essential government services and societal functions that underpin the digital economy.
- IIPS can support digital trade in Africa, as part of the African Continental Free Trade Area (AfCFTA) mandate.

## IPS transaction volumes and values (n=22)

**VOLUME** (billions of transactions)

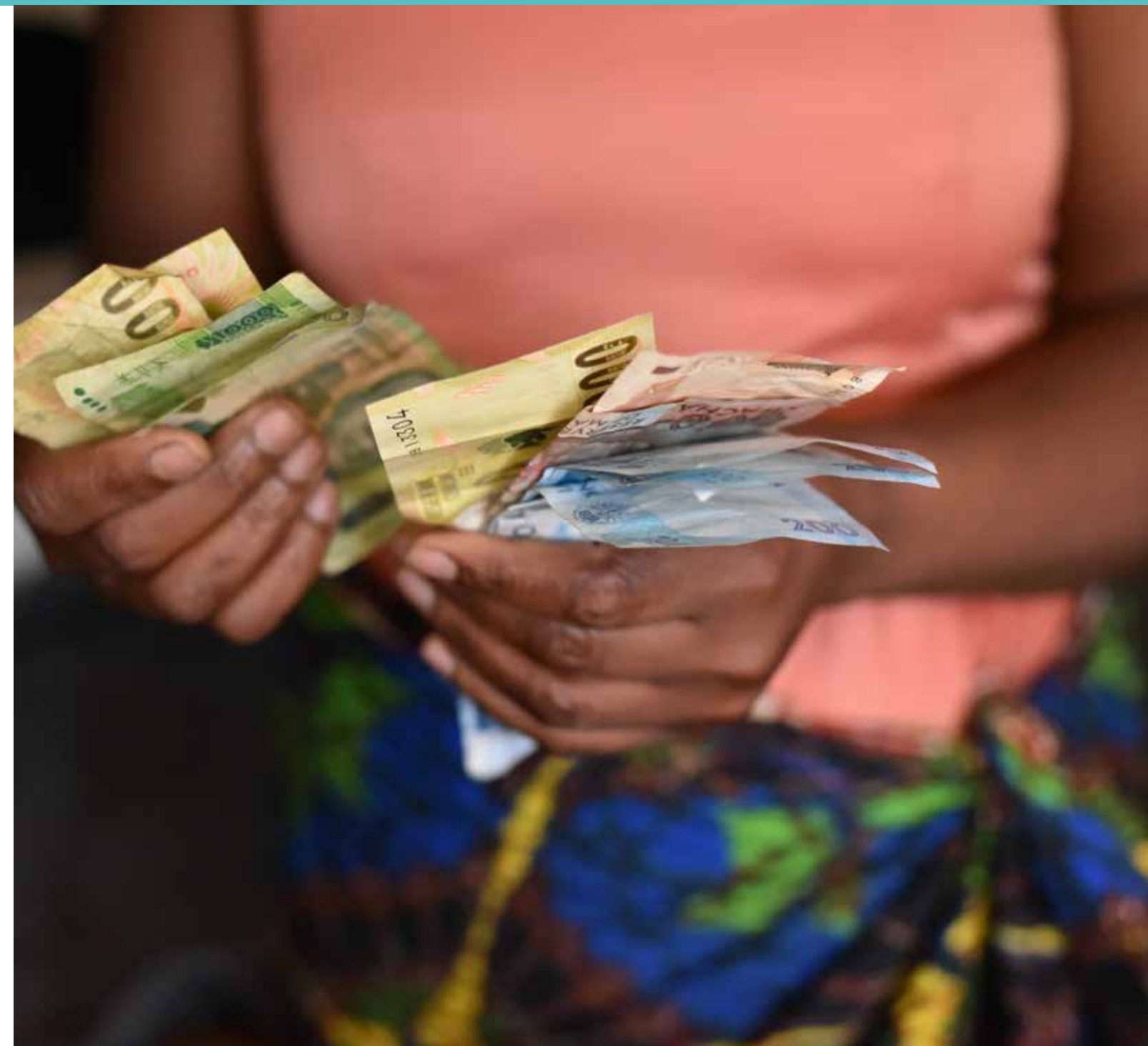


**VALUES** (USD billion)



**Note:** The data in the figure above came from publicly available information on transaction flows or from the central bank or system operator. This data is available for 22 IPS. The data for 10 IPS were unavailable. As a result, the actual transactions volumes and value may be underestimated.

The data is missing from: SYRAD (Djibouti), Meeza Digital (Egypt), Gamswitch (The Gambia), MarocPay (Morocco), Virement Instantané (Morocco), PayShap (South Africa), TIPS (Tanzania), Tunisia mobile money, PAPSS and TCIB.



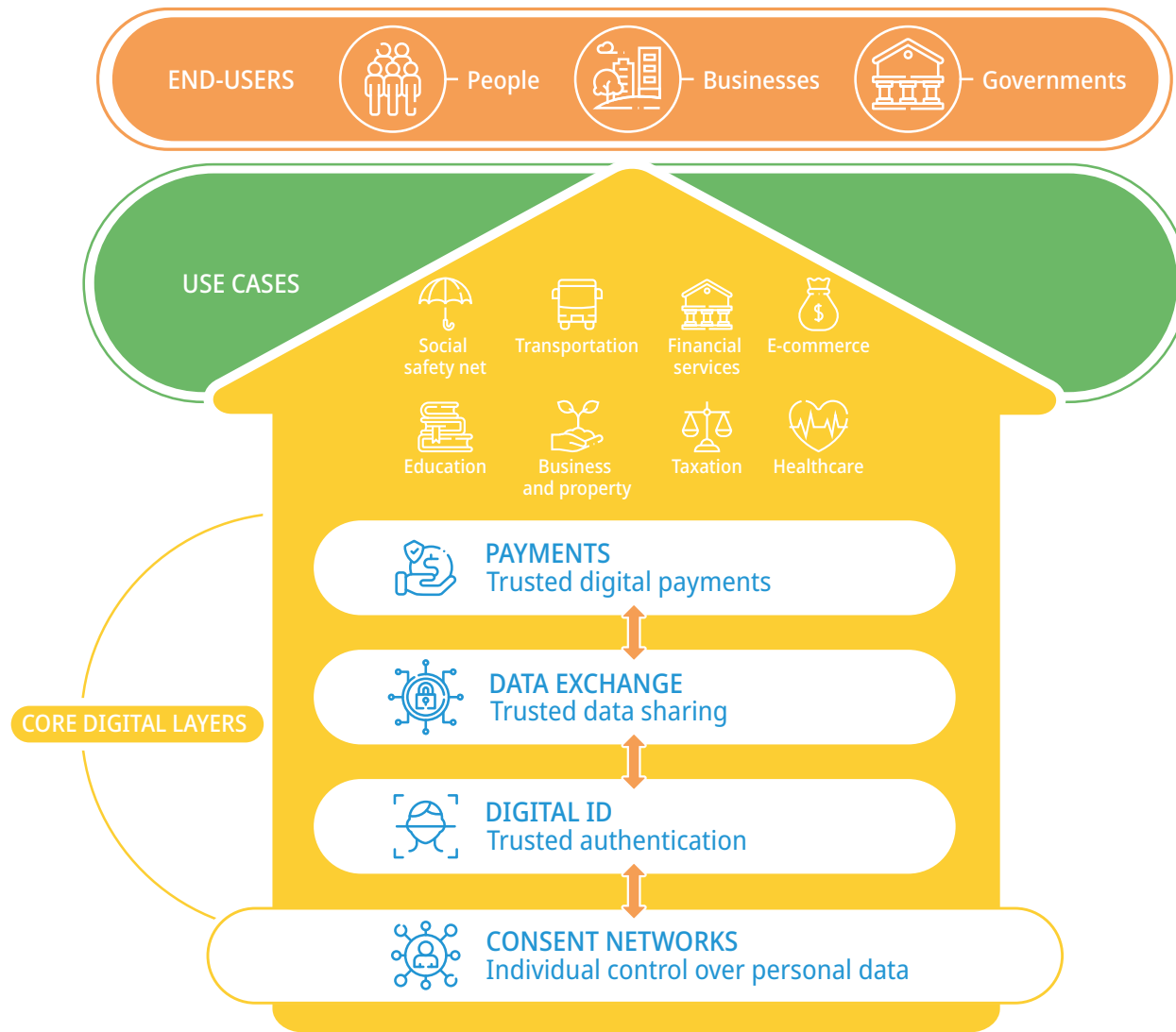


Diagram adapted from World Bank 2022.

## Payments are a pillar of DPI

The concept of DPI has gained significant global attention as one key to enabling inclusivity in the digital economy.

As Africa continues its transition to digitally driven services, including in retail payments, there is a growing need for inclusive instant payment systems that provide the foundations for a payments layer in the digital public infrastructure. DPIs facilitate essential government services and societal functions that are foundational in a digital economy (World Bank 2023a). Inclusive IPS in Africa can support the advancement of DPI, enabling digital payments access to all, and building domestic and regional resilience.

## 1 What are Inclusive Instant Payment Systems (IIPS)



# UNDERSTANDING THE 2023 LANDSCAPE OF INSTANT PAYMENT SYSTEMS IN AFRICA

- 3 End-user adoption of digital payments in Africa
- 4 Spotlight on policy and regulatory harmonization for cross border payments
- 5 Opportunities and trends to drive scale in IIPS
- 6 The next steps toward IIPS

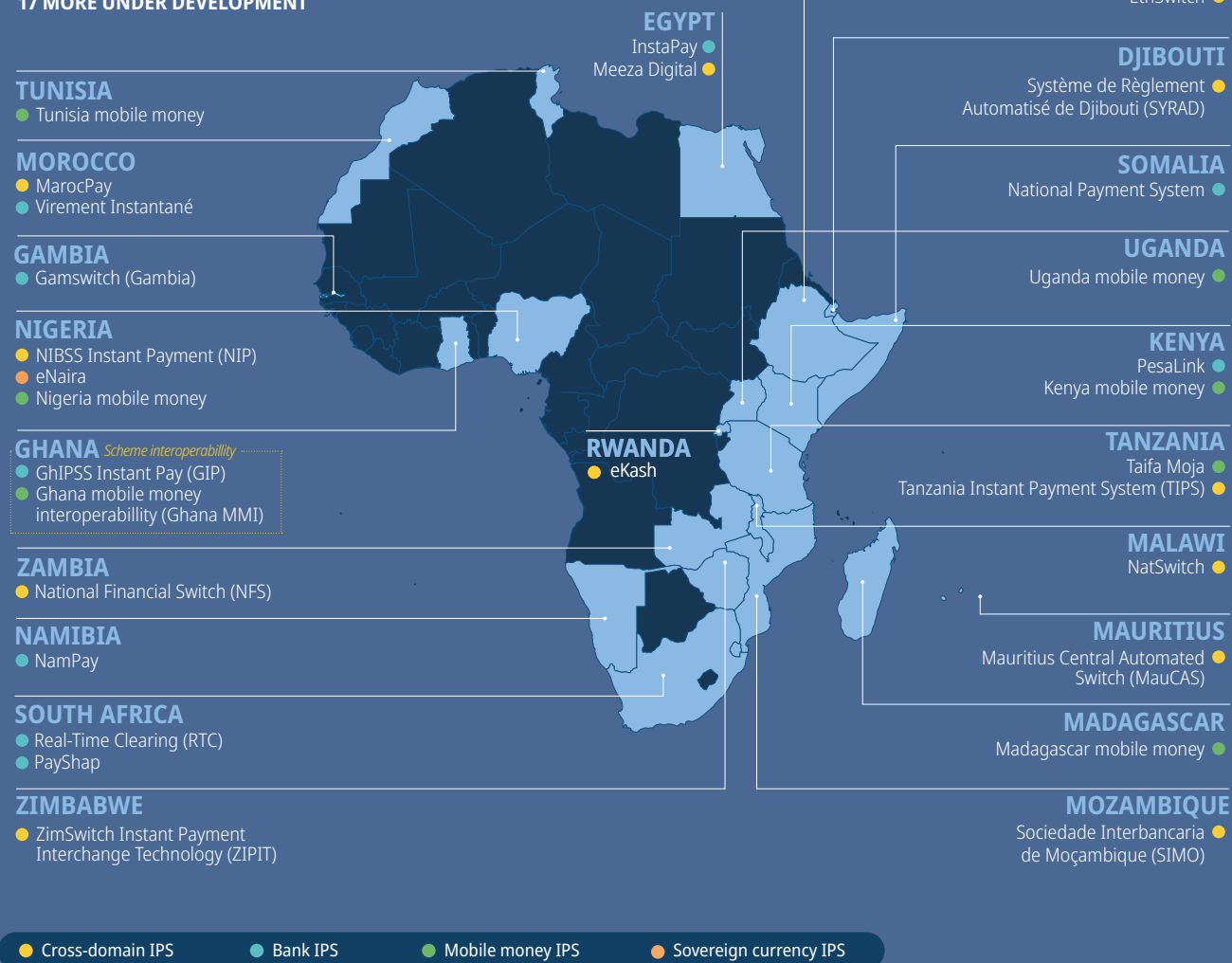


# The 2023 landscape of IPS

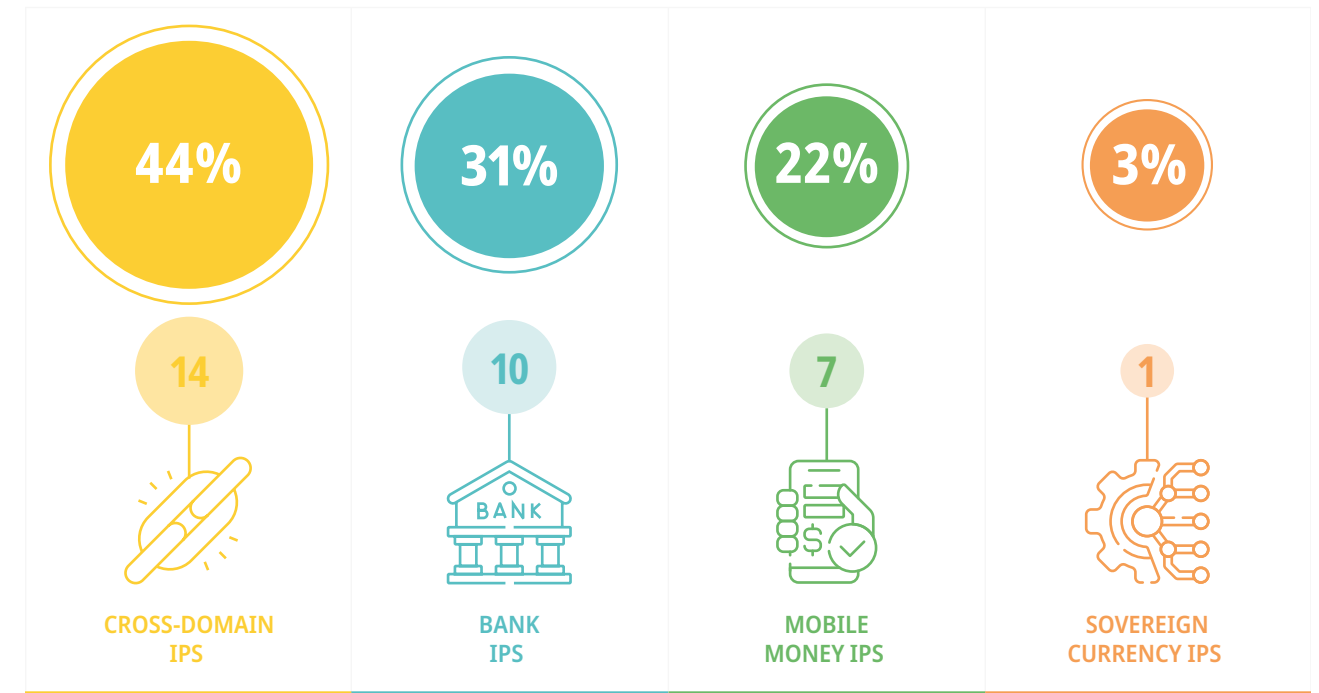
Africa's 32 IPS are a mix of 29 domestic systems and three regional systems.

**29** DOMESTIC-LEVEL IPS  
+3 SINCE SIIPS 2022  
17 MORE UNDER DEVELOPMENT

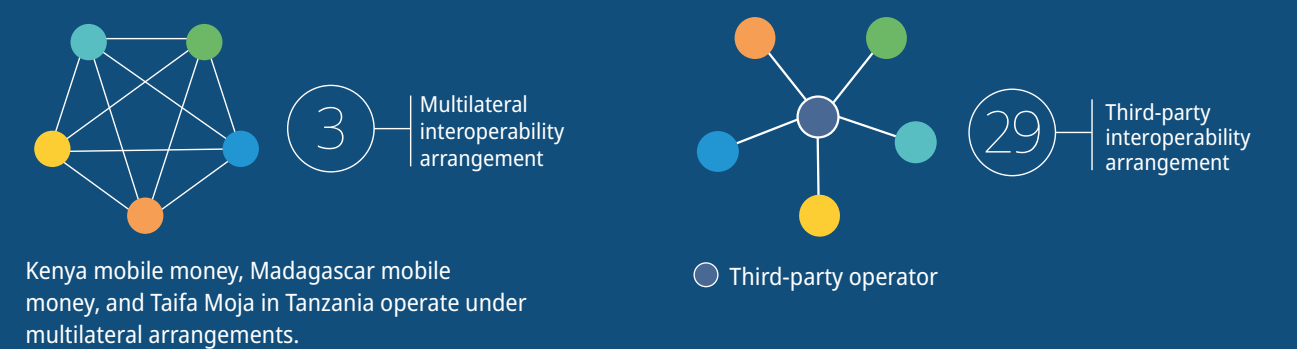
**7** COUNTRIES WITH MULTIPLE IPS  
+2 SINCE SIIPS 2022



Cross-domain systems dominate the IPS landscape. Third parties usually enable interoperability between the IPS and its participants.

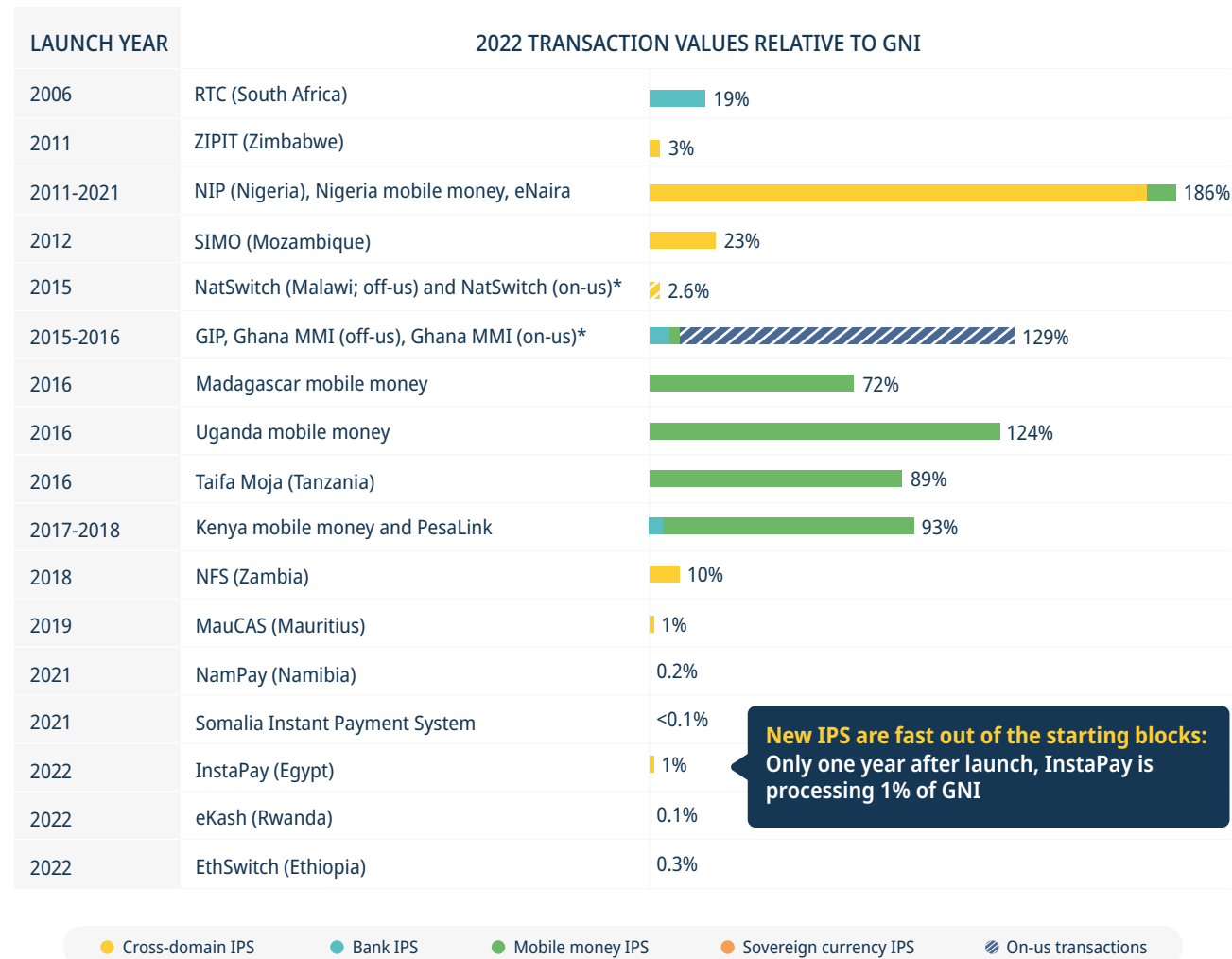


**Interoperability** is an essential element of inclusivity, as it creates a level playing field between incumbents and new market players. Interoperability arrangement can be bilateral, multilateral, or involve a third party. Multilateral arrangements do not require a third-party, but complexity increases as more participants join. Third-party arrangements outsource clearing to a third party and are more sustainable in markets with no dominant player.



Source: Adapted from CGAP 2019b

## IPS are now processing more than 100% of GNI in three countries, and 10% or more of GNI in nine countries.

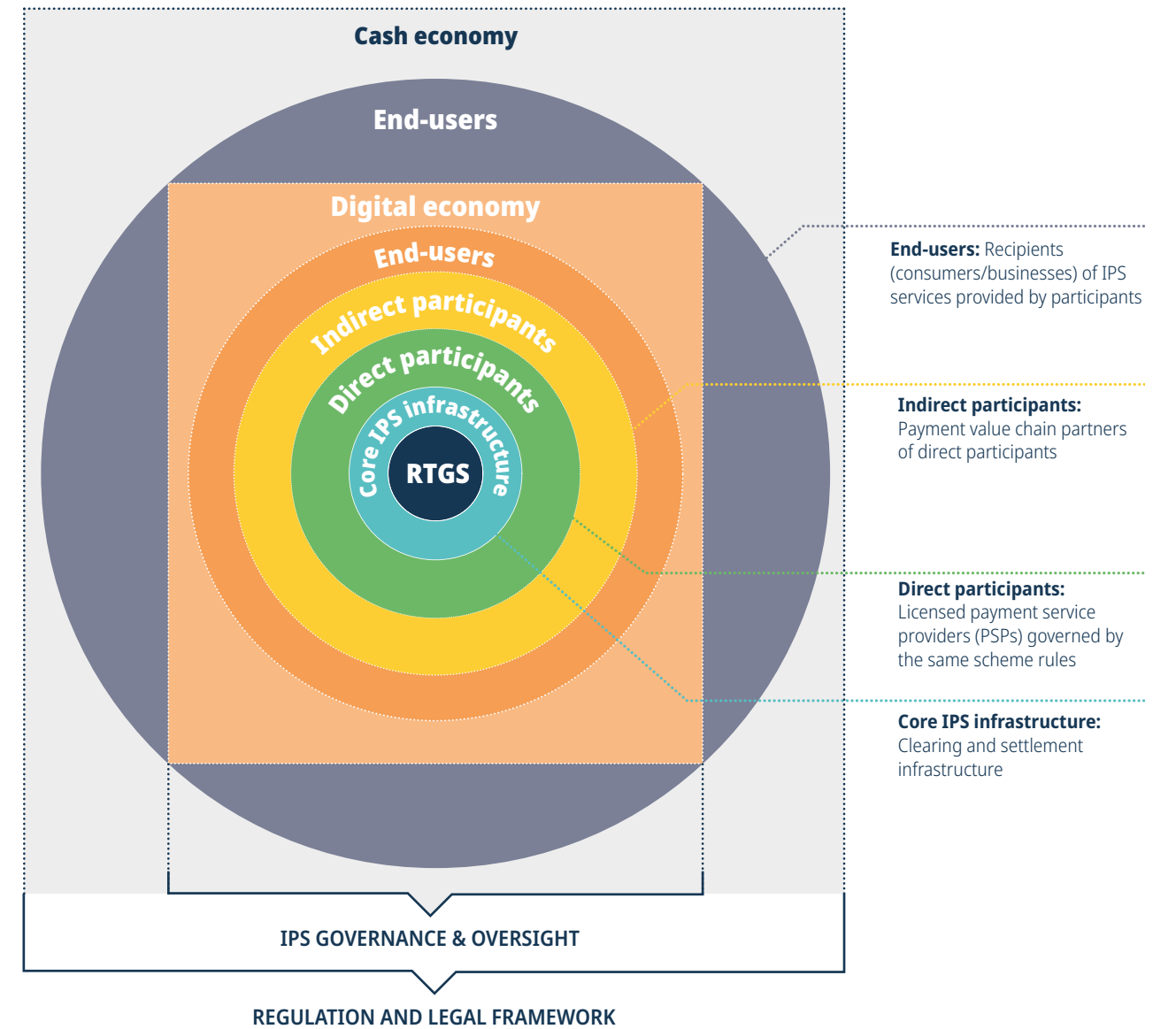


\*NatSwitch (Malawi) and Ghana MMI are the only IPS for which information on on-us transaction data is available.



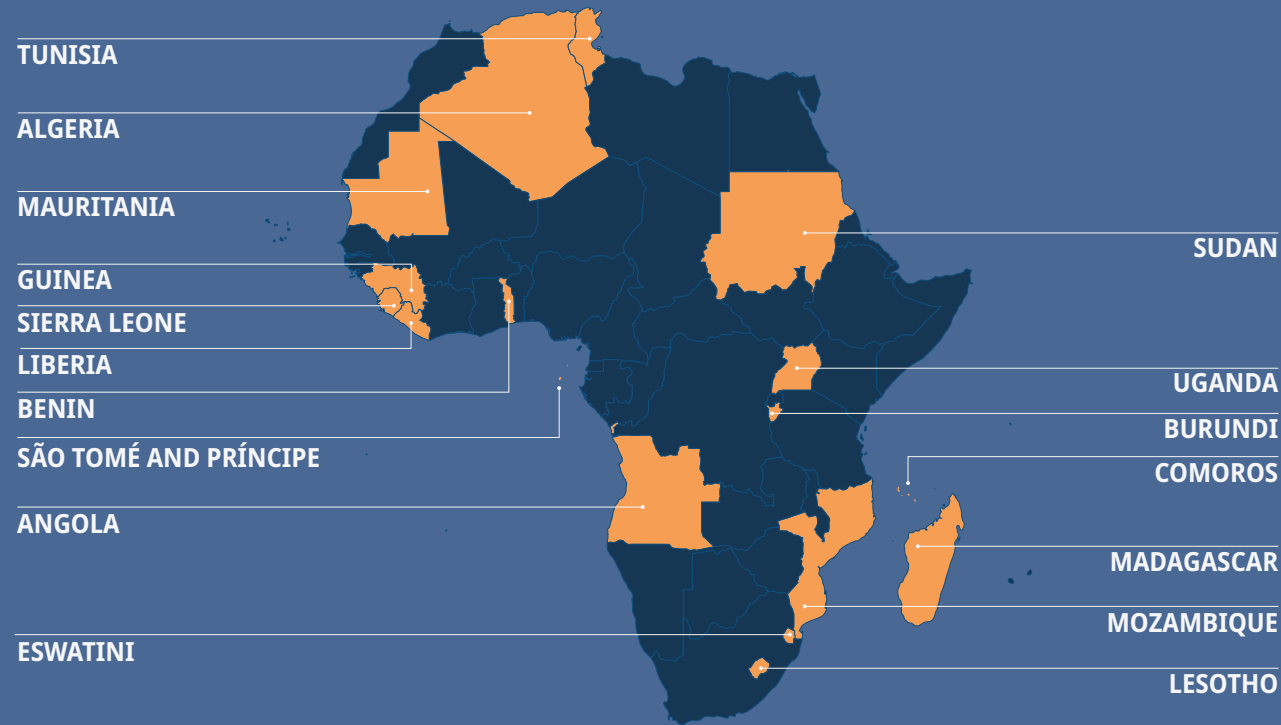
- **The top six systems by value** are all either mobile money systems or services mostly conducted via a mobile phone (in the case of Nigeria).
- **More disaggregated data reporting is needed to understand the sustainability of third-party-operated systems**—only Ghana and Malawi report disaggregated data to show the breakdown between on-us and off-us transactions.

## Central banks, commercial banks, and MNOs are direct IPS participants. Fintechs tend to be indirect participants.



## 17 additional domestic IPS and three regional ones are in development.

### Domestic IPS in development



**7 COUNTRIES WITHOUT IPS:**  
Botswana, Cabo Verde, DRC, Eritrea, Libya, Seychelles, South Sudan

### Regional IPS in development

#### COMESA

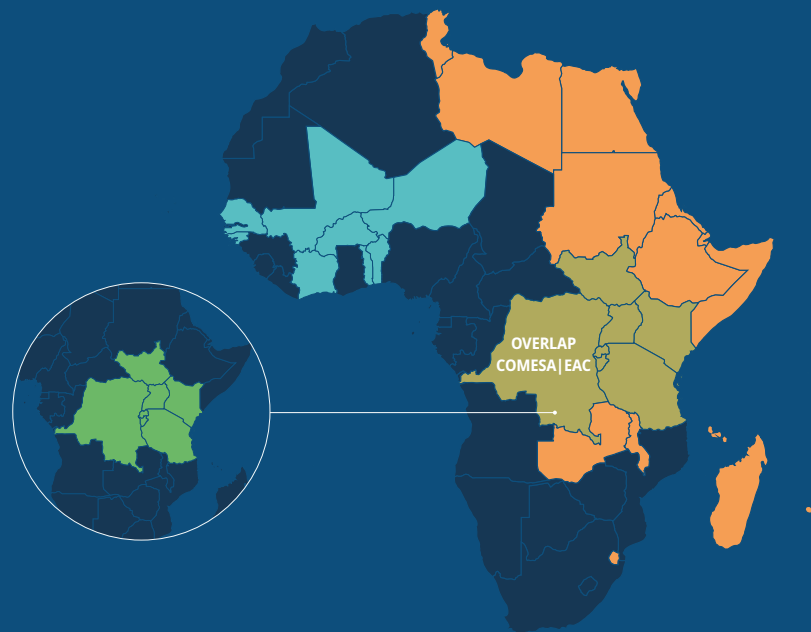
Burundi, Comoros, DRC, Djibouti, Egypt, Eswatini, Eritrea, Ethiopia, Kenya, Libya, Madagascar, Malawi, Mauritius, Rwanda, Seychelles, Somalia, Sudan, Tanzania\*, Tunisia, Uganda, Zambia, Zimbabwe.

#### EAC

Burundi, DRC, Kenya, Rwanda, South Sudan, Tanzania, Uganda.

#### WAEMU

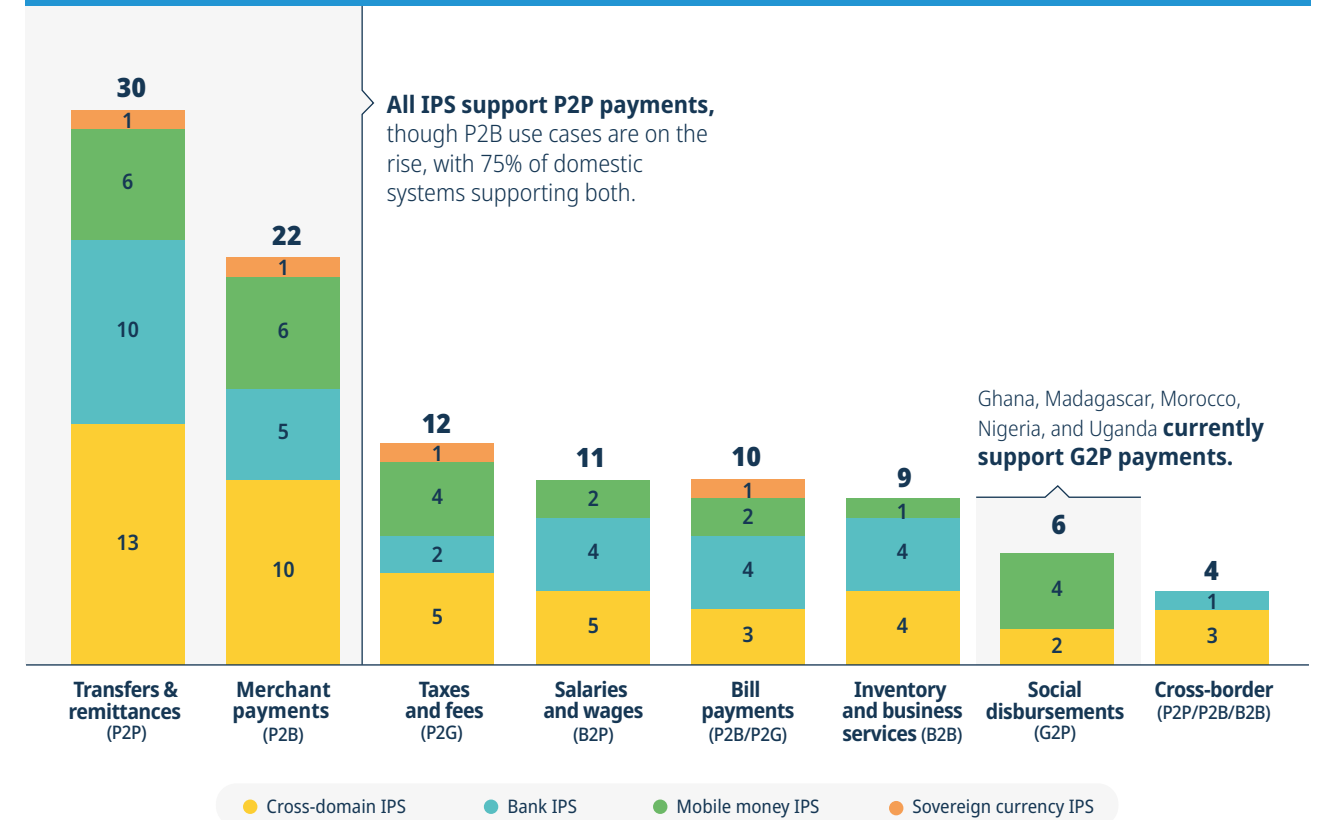
Benin, Burkina Faso, Côte d'Ivoire, Guinea-Bissau, Mali, Niger, Senegal, Togo.



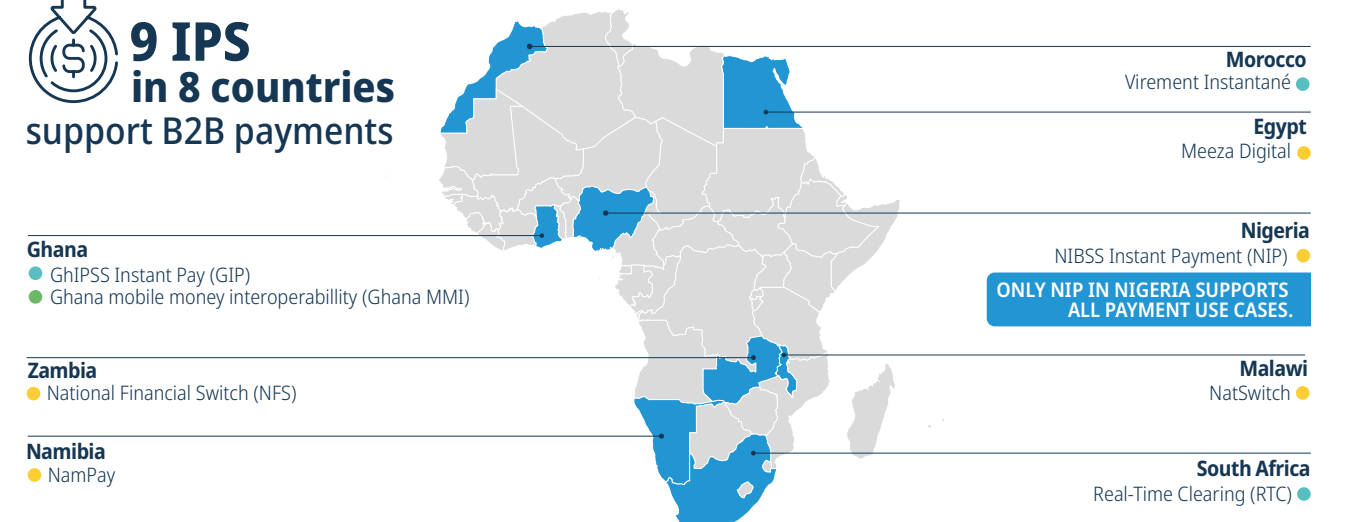
## Person-to-person (P2P) and person-to-business (P2B) payments dominate. Business-to-business (B2B) and government-to-person (G2P) enablement is lagging—though they are needed to motivate uptake and drive scale.

### INCLUSIVITY IMPLICATION:

P2P and P2B use cases offer the most immediate utility for end-users. However, digital wages, B2B payments, and G2P payments have been shown to drive financial account and payment adoption.



## 9 IPS in 8 countries support B2B payments





## USSD channels and e-money instruments are the most prevalent.



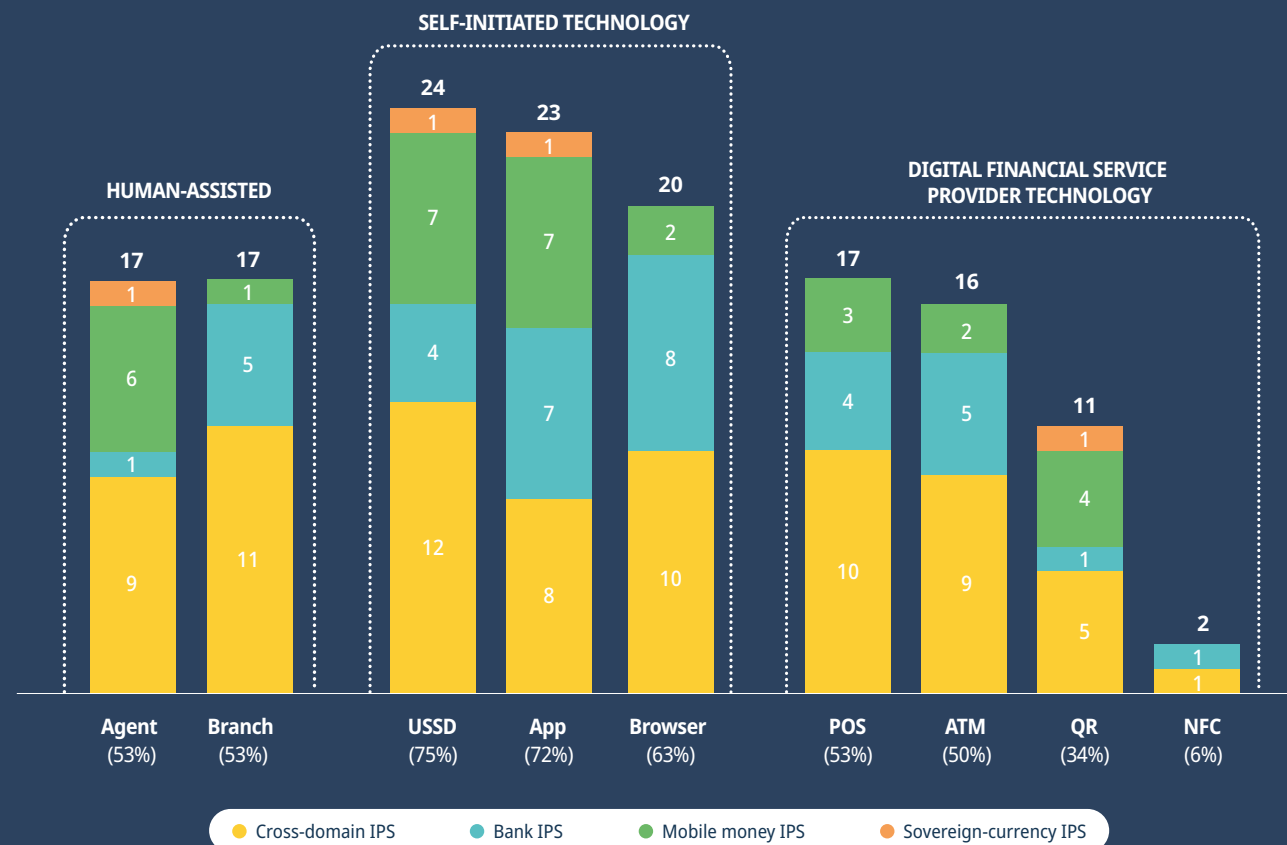
### Channels

- 70% of domestic IPS in Africa support USSD channels—mostly mobile money and cross-domain.
- App channels are the second most prevalent, but require smartphone functionality and internet connectivity, which continue to be a barrier in Africa.
- QR code acceptance is on the rise.
- Cross-domain and bank IPS support the largest number of channels. Mobile money IPS tend to support agent, USSD, and app channels.



### Instruments

- E-money instruments prevail. All mobile money and cross-domain IPS support them.
- Cross-domain systems also support a range of commercial money instruments, such as credit and debit EFT.
- Bank IPS focus mainly on credit EFT with debit EFT as a secondary instrument.



## Africa's IPS are in the early stages of becoming inclusive.

### IPS Inclusivity Spectrum 2023



Assessment based on available data and information collected till June 2023. \* GIMACPAY (CEMAC) enables domestic IPS functionality in six countries: Cameroon, Central African Republic, Chad, Republic of Congo, Equatorial Guinea, and Gabon.

● Cross-domain IPS ● Bank IPS ● Mobile money IPS ● Sovereign-currency IPS ● Scheme interoperability between the two systems in Ghana

### Comparison to IPS Inclusivity Spectrum 2022

- **Six IPS moved from not ranked to basic:** InstaPay and Meeza Digital (Egypt), Madagascar mobile money, NamPay (Namibia), TIPS and Taifa Moja (Tanzania).
- **Two IPS moved to not ranked in 2023:** Kenya mobile money and eKash (Rwanda).
- The number of Progressed IPS remain unchanged.

## Coverage and scale are key issues for IPS in 2023.

### Geographic overlap could fragment the scale that regional IPS are hoping to achieve:

- Six countries overlap between COMESA and EAC.
- Nine countries overlap between COMESA and SADC (TCIB).

### Channel and function gaps limit the types of payments today's IPS can serve

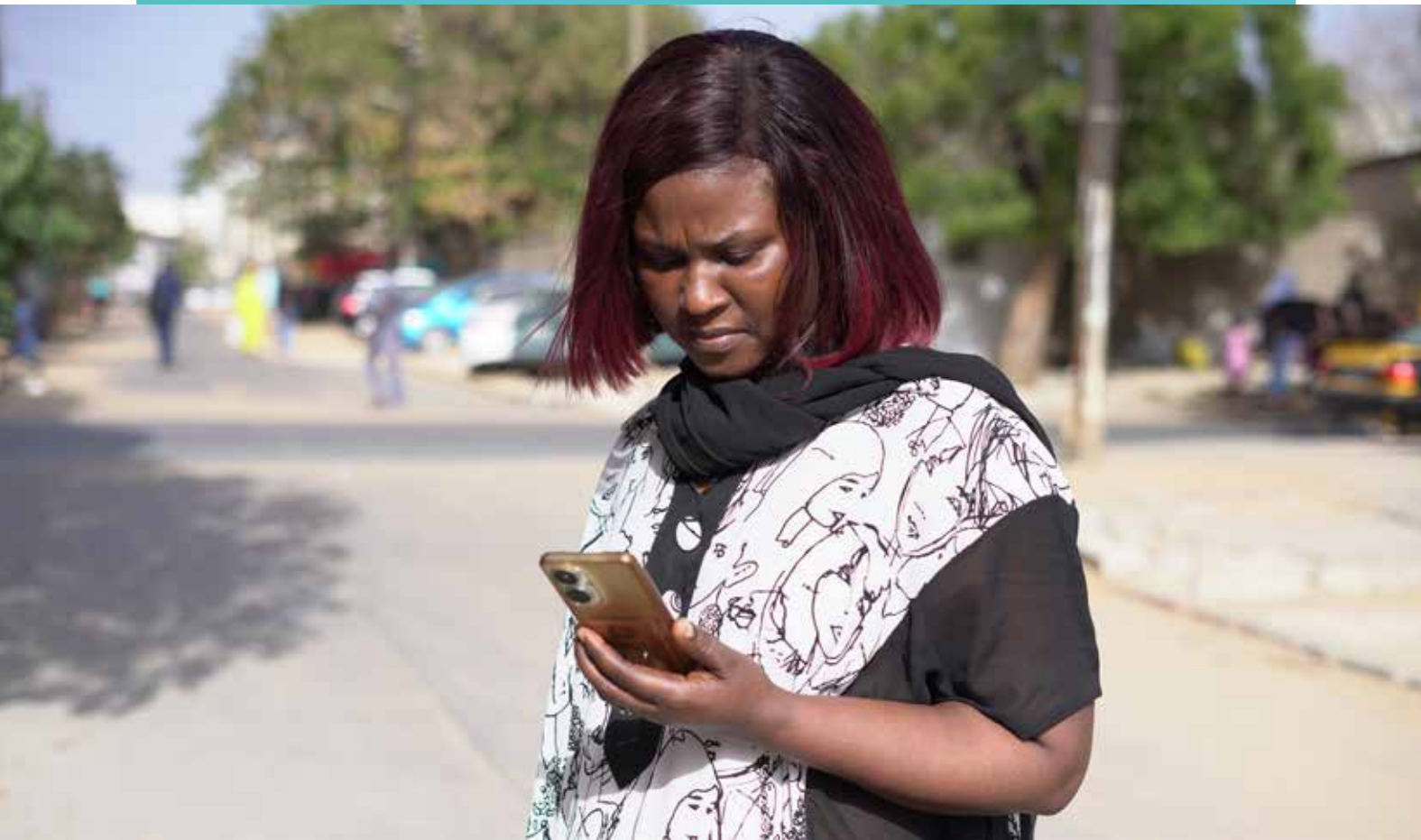
P2P and P2B payments are essential for driving consumer adoption given their relevance and convenience; but B2B and G2P payment capabilities are essential for IPS to reach inclusive scale, given their volumes, values, and frequent, repeat nature.

### Some geographies are served by private sector payment solutions with brand recognition and traction. These PSPs lack incentives to participate in IPS

Countries want robust private sector engagement, but dominant providers with their own payment architecture may resist joining a public PSP without clear incentives, opportunities for input, and transparent scheme rules and data.

## Is the future of IPS one of shared infrastructure?

Does each country need its own rails, or is there opportunity to build shared infrastructure to serve a region or set of associated countries such as a monetary union?



- 1 What are Inclusive Instant Payment Systems (IIPS)
- 2 Understanding the 2023 landscape of instant payment systems in Africa

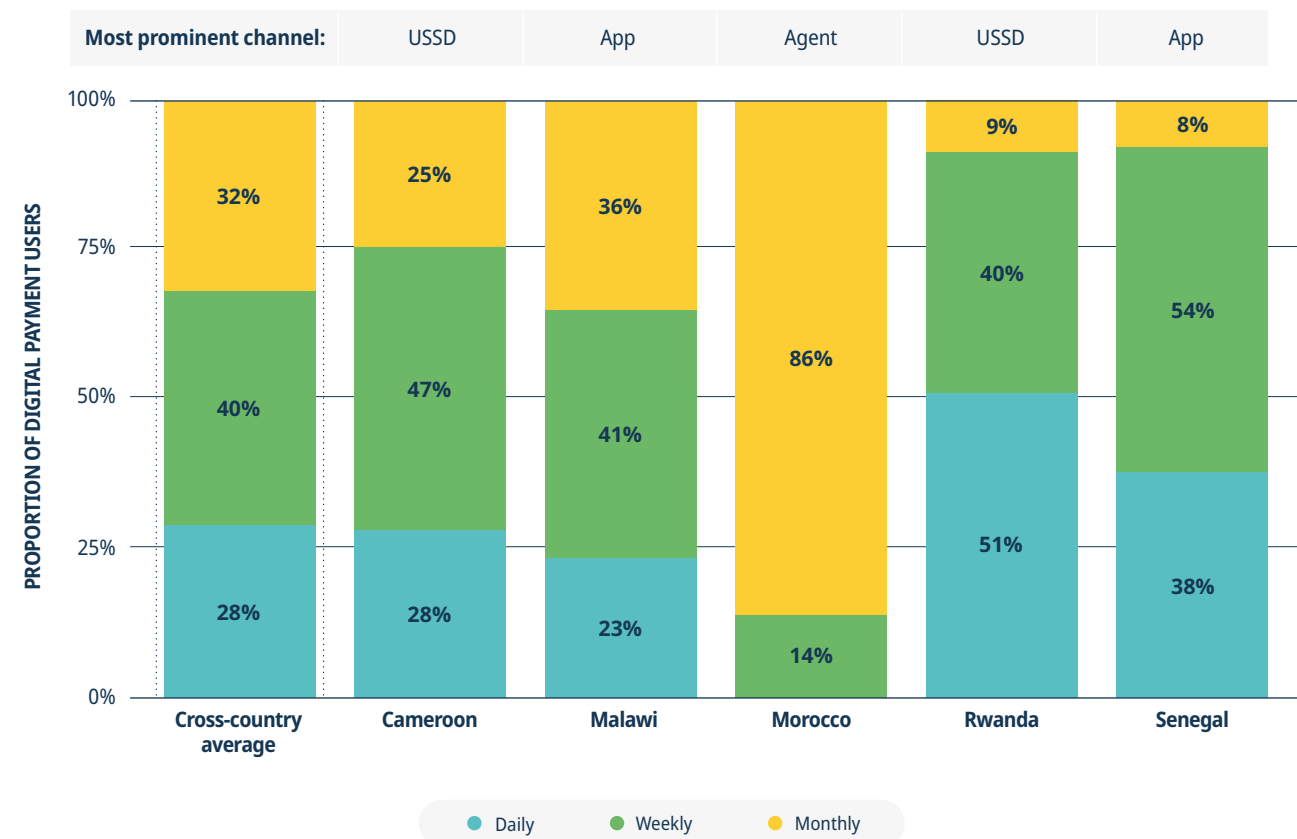


## END-USER ADOPTION OF DIGITAL PAYMENTS IN AFRICA

- 3
- 4 Spotlight on policy and regulatory harmonization for cross border payments
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# End-user adoption

End-user payment adoption and usage are growing.



**70%** Nearly 70% of digital payment users on average across the sample countries make or receive a digital payment at least once a week.

**74%** Many end-users still use agents to transact: In Senegal, 74% of respondents use both self-service digital channels and agents at least once a week.

There is a **strong prevalence for using apps** in Morocco and Senegal, whereas USSD dominates in Malawi and Rwanda.

\* AfricaNenda sponsored consumer research for this report in Cameroon, Malawi, Morocco, Rwanda, and Senegal with a non-representative quantitative sample size of 100 respondents per country and qualitative sample of 20 respondents per country.

Different user groups vary in their digital payment use. MSMEs make more digital transactions than individuals.

	ALL RESPONDENTS	INDIVIDUAL RESPONDENTS	MSME RESPONDENTS			
	MSME vs. individuals	Age	Gender	Frequency of income	Gender	Size of business
Cameroon	No significant variance	Younger use more	No significant variance	Frequent use more	Women use more	No significant variance
Malawi	MSMEs use more	Older use more	Men use more	No significant variance	Women use more	Larger use more
Morocco	Individuals use more	Younger use more	No significant variance	Frequent use more	Men use more	Larger use more
Rwanda	No significant variance	Older use more	Men use more	No significant variance		
Senegal	No significant variance		Women use more	No significant variance		Larger use more

Legend for color gradient: Gap in percentage points (pp) between two user groups in terms of proportion of digital payment users that use digital payments at least once a week.

- <5 pp
- 5-9 pp
- 10-15 pp
- Greater than 15 pp

Note: The findings regarding age have been consolidated for MSME and individual respondents.

**MSMEs are more digitalized than individuals.** On average, **41%** of MSMEs use digital payments daily compared with **17%** of individual respondents.

**Individuals have a higher proportion of monthly and weekly users.**

**MSMEs make almost 28 transactions per week**, with the highest average transaction number for larger, older, and male-owned businesses.

**Individuals across the sample make on average 10 transactions per week**, with limited variation based on gender, age, or income.

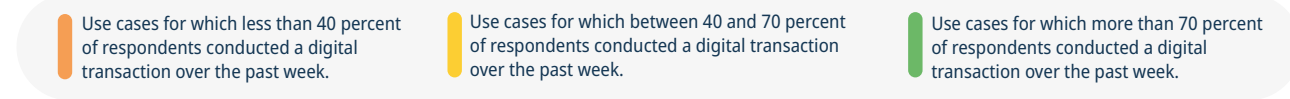
Cameroon and Morocco have the most pronounced differences in digital payment use across user groups, particularly for gender and age.

Younger people are more likely than older counterparts to use digital payments in Cameroon and Morocco and less likely in Malawi and Rwanda.



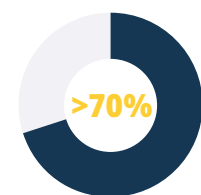
Individual end users have embraced some uses for digital payments more than others. Buying airtime is particularly popular.

Ranking of weekly use cases by prevalence among individual respondents [% of respondents that made or received a digital payment for the use case]					
	Cameroon	Malawi	Morocco	Rwanda	Senegal
1	Airtime [55%]	Airtime [54%]	Pay for household goods [53%]	Airtime [80%]	Send money [60%]
2	Send money [59%]	Pay for household goods [51%]	Airtime [38%]	Pay for household goods [74%]	Airtime [75%]
3	Save money [50%]	Utility payments [38%]	Pay for services [11%]	Transport [53%]	Receive money [65%]
4	Receive money [59%]	Send money [51%]	Receive salary [67%]	Receive salary [70%]	Save money [85%]
5	Pay for household goods [40%]	Save money [44%]	Save money* [67%]	Save money [77%]	Pay for household goods [40%]



\*Sample size <5 respondents

Payment use cases for INDIVIDUAL respondents:



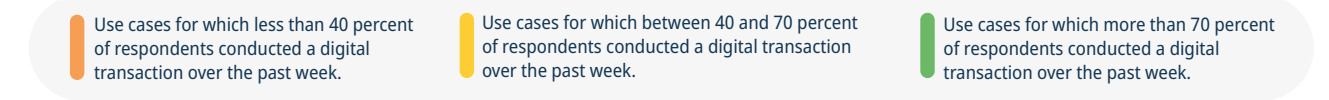
Only in Rwanda and Senegal have **more than 70% of respondents conducted certain payment uses cases digitally** in the past week, as opposed to using cash.



The use of digital payments for **P2B payments** such as household goods, utilities, and transport lags other payment use cases, such as airtime, and **receiving and sending money**.

For MSMEs, B2P payments to staff are the most digitalized use case. B2B use cases remain cash-based.

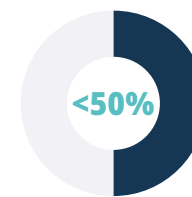
Ranking of payment use cases based on the proportion of MSME respondents that had the payment need at least once a week [% of transactions that are done digitally]					
	Cameroon	Malawi	Morocco	Rwanda	Senegal
1	Receive customer payments [50%]	Receive customer payments [83%]	Receive customer payments [71%]	Receive customer payments [95%]	Receive customer payments [77%]
2	Supplier payments [39%]	Airtime payment for staff [81%]	Loan repayments [36%]	Airtime payment for staff [83%]	Supplier payments [41%]
3	Airtime payment for staff [100%] *	Supplier payments [52%]	Staff salaries [60%]	Loan repayments [47%]	Airtime payment for staff [50%]
4	Transport payment for staff [100%] *	Transport payment for staff [83%]	No other use cases were identified as being needed at least once a week	Save income [64%]	Transport payment for staff [25%]
5	Save business income [36%]	Save income [35%]	No other use cases were identified as being needed at least once a week	Transport payment for staff [100%]	Utility payments [29%]



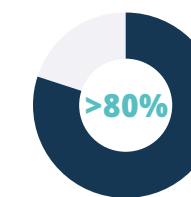
Note: The table displays and ranks the five payment use cases that have the highest proportion of MSME respondents experiencing this payment need at least once a week. The researchers assessed the following use cases: save business income, staff salaries, pay for government services, receive money from the government, utility payments, send staff money for transport, send staff money for airtime, supplier payments, receive customer payments, settle recurrent payments, and loan repayments.

\* Sample size < 5 respondents

Payment use cases for MSME respondents:



Less than 50% of MSME respondents in Cameroon, Morocco, and Senegal **conduct digital transactions for common payment use cases**.



In Malawi and Rwanda, the primary MSME use cases are more digitalized—**more than 80% of MSMEs use three out of the five of the leading use cases**.



**Airtime and transport payments to staff**, as well as customer payments, are highly digitalized.



**Cash still dominates B2B** use cases such as supplier payments in all markets.

## End-user interviews reveal the role of infrastructure, convenience, cost, and trust for driving adoption and use.





## To build trust, IPS must ensure smooth service and empower end-users.

Trust is a non-negotiable pre-requisite for broader and deeper digital payment adoption in Africa.

Some contributors of trust, such as reliable phone or internet infrastructure, are outside the control of IPS. IPS participants can, however, build trust through system design elements.



**Provide real recourse:** Enable effective recourse mechanisms and consumer protection tailored to the local market.



**Reduce user error:** Implement instant verification of recipient details and transaction confirmations to help reduce errors.



**Empower end-users:** Educate and empower end-users to confidently and safely use digital payments.



**Build systemic trust:** Ensure the integrity of payment service providers, implement clear agent conduct rules, and strict personal data regulation.



- 1 What are Inclusive Instant Payment Systems (IIPS)
- 2 Understanding the 2023 landscape of instant payment systems in Africa
- 3 End-user adoption of digital payments in Africa



## SPOTLIGHT ON POLICY AND REGULATORY HARMONIZATION FOR CROSS-BORDER PAYMENTS

- 5 Opportunities and trends to drive scale in IIPS
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## Cross-border payment dynamics show the important role of regulatory harmonization in making digital payments more inclusive.



Incumbent PSPs do not see a business case to serve MSMEs and migrants with cross-border payments. High costs coupled with complex documentation and regulatory requirements drive end-users to use informal channels for both remittances and trade payments.



Harmonized policy and regulatory frameworks could help address barriers to cross-border P2P remittances, MSME trade payments (B2B), and cross-border merchant payments (P2B).

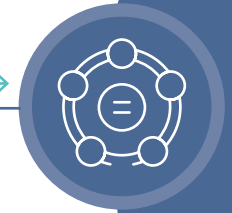


Inclusive cross-border retail payment systems would be essential digital public infrastructure that can support the implementation of digital trade as part of the African Continental Free Trade Area (AfCFTA) mandate.

## Why harmonize?



- Issue risk-proportionate payment licenses to motivate innovators
- Reduce the high regulatory burdens and significant penalties for non-compliance
- Address inconsistencies between KYC and CDD requirements in different countries
- Address data localization requirements
- Simplify tax and balance of payments reporting across jurisdictions



- Reduce risks and costs to PSPs
- Reduce challenges to market entry for innovators seeking to generate inclusive cross-border payments



- Simplify the operating environment
- Enable competition

## Policy harmonization can validate the authority of domestic regulators while providing guiding principles at the regional level.

### Key opportunities for policy harmonization:

- PSP licensing requirements and supervision regimes.
- The KYC/CDD framework, including eKYC, and the interpretation of Financial Action Task Force guidance.
- Financial consumer protection provisions on complaint and dispute resolution processes, as well as disclosure and transparency.
- Foreign exchange access and reporting regimes.
- Data privacy, cross-border data sharing, and data protection principles including compatibility of payment data standards and formats.

### Key roles:



#### CENTRAL BANKS

are the key actors in driving harmonization, but they need cooperation structures and agreements to enable their role.



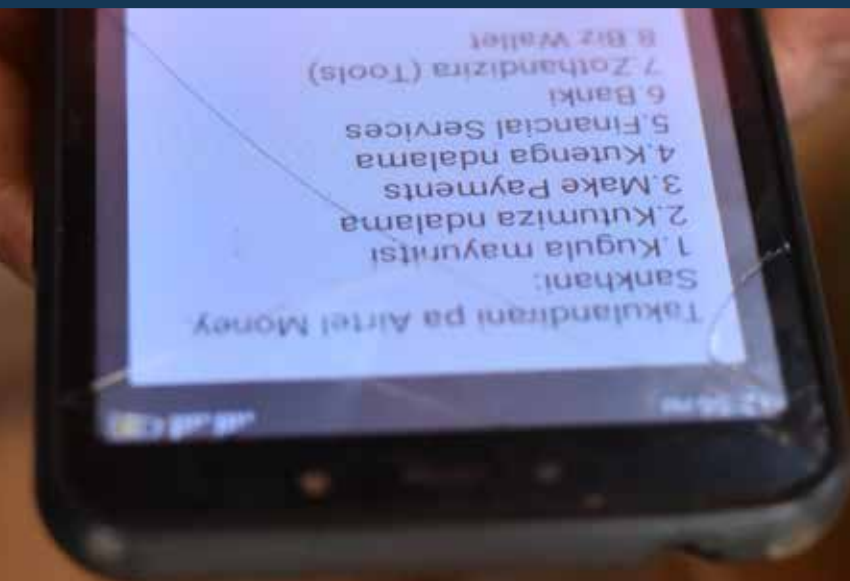
#### TAX AND MONETARY POLICY AUTHORITIES

have a core role to address exchange control barriers.



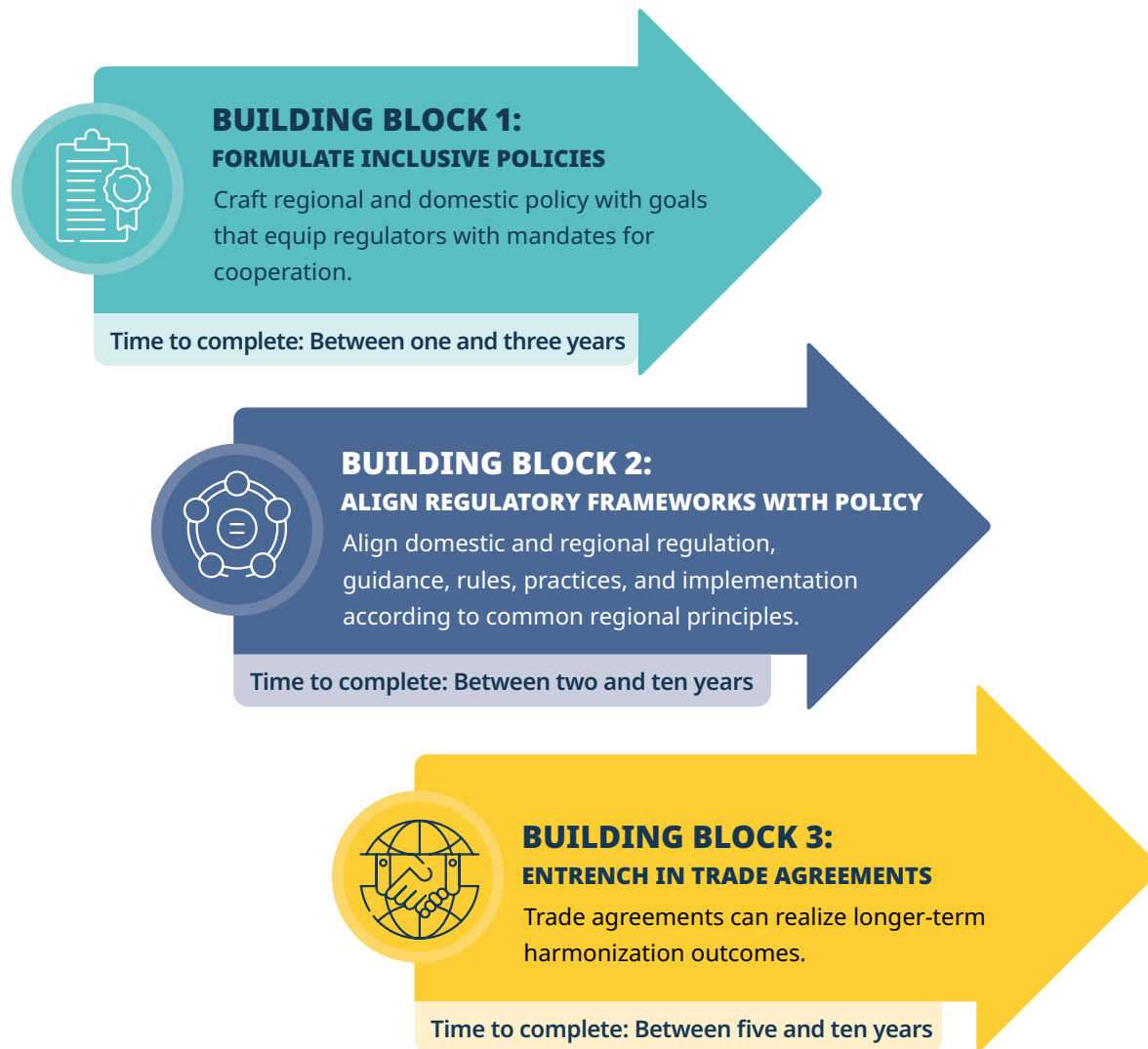
#### REGIONAL ECONOMIC COMMUNITIES

monetary unions, monetary zones, and their associated executive bodies, have a mandate to foster cooperation and collaboration among members.



**Effective harmonization requires regional actors to formulate policies, align them with regulatory frameworks, and entrench them into trade agreements.**

These building blocks are iterative and often overlap:



Could a continental Payment Service Directive for Africa similar to the PSD in the European Union help achieve AfCFTA aspirations?

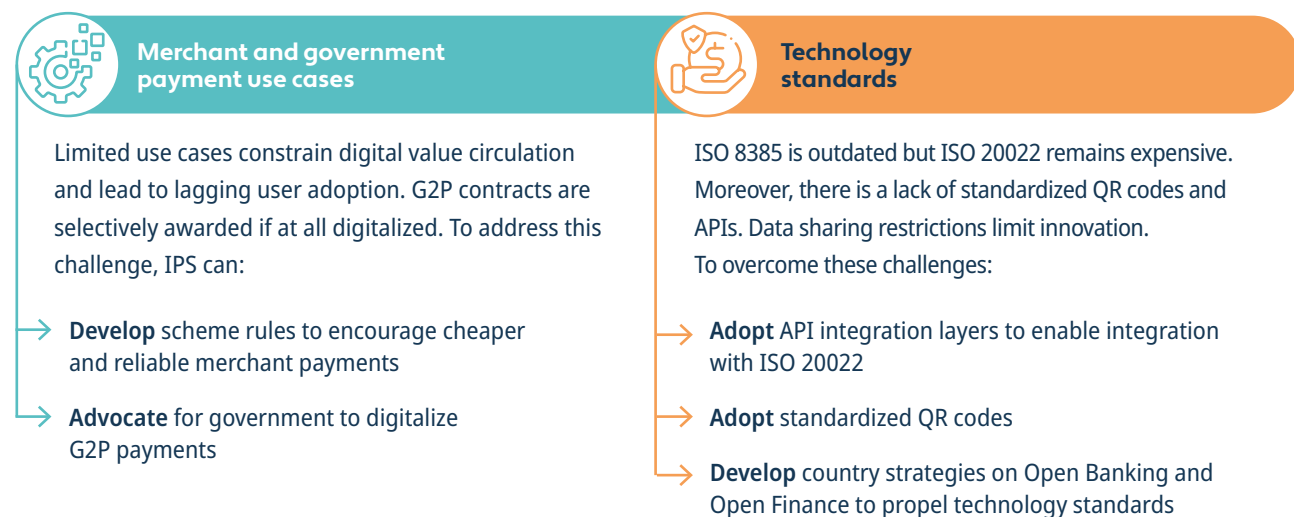
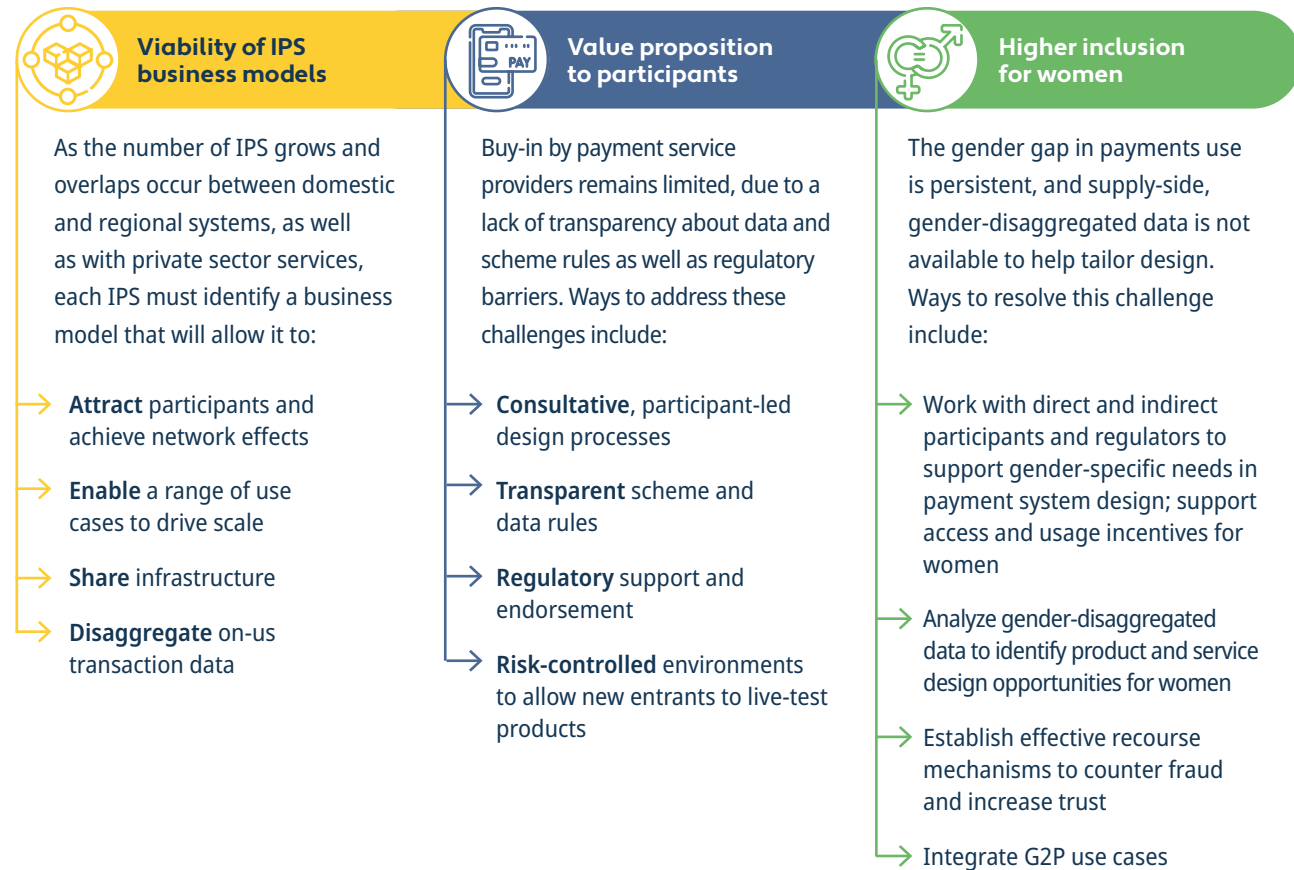
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- 2 Understanding the 2023 landscape of instant payment systems in Africa
- 3 End-user adoption of digital payments in Africa
- 4 Spotlight on policy and regulatory harmonization for cross-border payments



## OPPORTUNITIES AND TRENDS TO DRIVE SCALE IN IIPS

- 6 The next steps toward IIPS

## Each IPS must establish a viable business for its coverage area with a value proposition that complements existing systems.



## Several end-user-, market-, and system-level trends are influencing the evolution of the IPS landscape and its ability to scale.

### END-USER TRENDS



End users are increasingly susceptible to and aware of fraud and cybercrime.



End user increases in smartphone adoption may reduce the dominance of USSD channels.



End users are persistently price sensitive.

### MARKET-LEVEL TRENDS



Agents will cement their position as enablers in the digital payments value chain.



Digital ID rollouts will increasingly allow for additional proxy ID options.



Fintechs will continue to launch innovative products and increase their networks and market share.



Virtual assets for cross-border retail payments may divert scale from IPS.



Regulators are revising payments and e-money laws to foster innovation.

### SYSTEM-LEVEL TRENDS



Banks will remain crucial participants of IPS.



Open Finance is emerging.



Fintechs will continue to provide front- and back-end services in partnership with established PSPs rather than becoming direct IPS participants.



General and synthetic CBDCs (sCBDC) are emerging as decentralized instant settlement and interoperability mechanisms, but demand for technical assistance exceeds supply.



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## THE NEXT STEPS TOWARD IIPS

### Africa has increased the availability and use of instant payments. Yet more still needs to be done to ensure that IPS are inclusive and fulfill their promise as digital public infrastructure.

An effective payment layer in the digital public infrastructure requires:



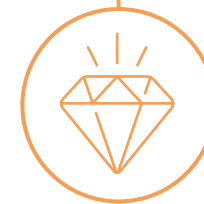
#### Sustainability

- Increased transparency and open access to scheme rules, as well as the involvement of all licensed PSPs in IPS designs.
- Reporting based on common measurement standards of volumes and value of transactions.
- Designed to scale and address market needs while limiting end-user costs.



#### Customer centricity

- Pricing models that can compete with cash and existing closed-loop solutions.
- Inclusive services for end-users, including effective agent channels and recourse mechanisms.



#### A compelling provider value proposition

- Continued roll-out of a portfolio of scale- and value-driving use cases to increase network touchpoints and keep digital value in circulation.
- Value-added services, including proxy IDs, centralized fraud and cybersecurity facilities, as well as centralized eKYC and CDD facilities.
- Development of open APIs and data sharing to promote open banking and foster a competitive landscape.



#### A conducive policy environment

- Continued improvement of the supporting ecosystem with risk-based and harmonized licensing of PSPs; network upgrades; sustained roll-out of agent networks; increased penetration of smartphones, broadened coverage areas for mobile data, and more affordable data access.
- Emphasis on regional harmonization of policy and regulation for cross-border payments and transfers so that IPS can catalyze digital trade and remittances.

## AfricaNenda invites stakeholders and partners to pave the way towards IIPS as digital public infrastructure in Africa.

The road to inclusivity requires:

**TRANSPARENT, STANDARDIZED, AND VISIBLE GOVERNANCE STRUCTURES** in IPS utilization levels, scheme rules, consumer recourse mechanisms, pricing, technology standards, QR codes, APIs, proxy identities/aliases, and the branding of the system and its products.



**IMPROVING BUY-IN BY IPS PARTICIPANTS**, leading to higher take-up by end-users. Buy-in can come through incentives and peer learning. Public private partnerships to create an integrated approach to DPI-driven development.



**MORE PROACTIVE COORDINATION** between domestic regulators and regional bodies for the harmonization of regulations for cross border payments.

### THE IMPORTANCE OF DISAGGREGATED DATA SHARING

The more IPS collect and share disaggregated data on on-us and off-us transactions, case-specific flows, and gender-disaggregated data, the greater the learnings will be to the benefit of all.



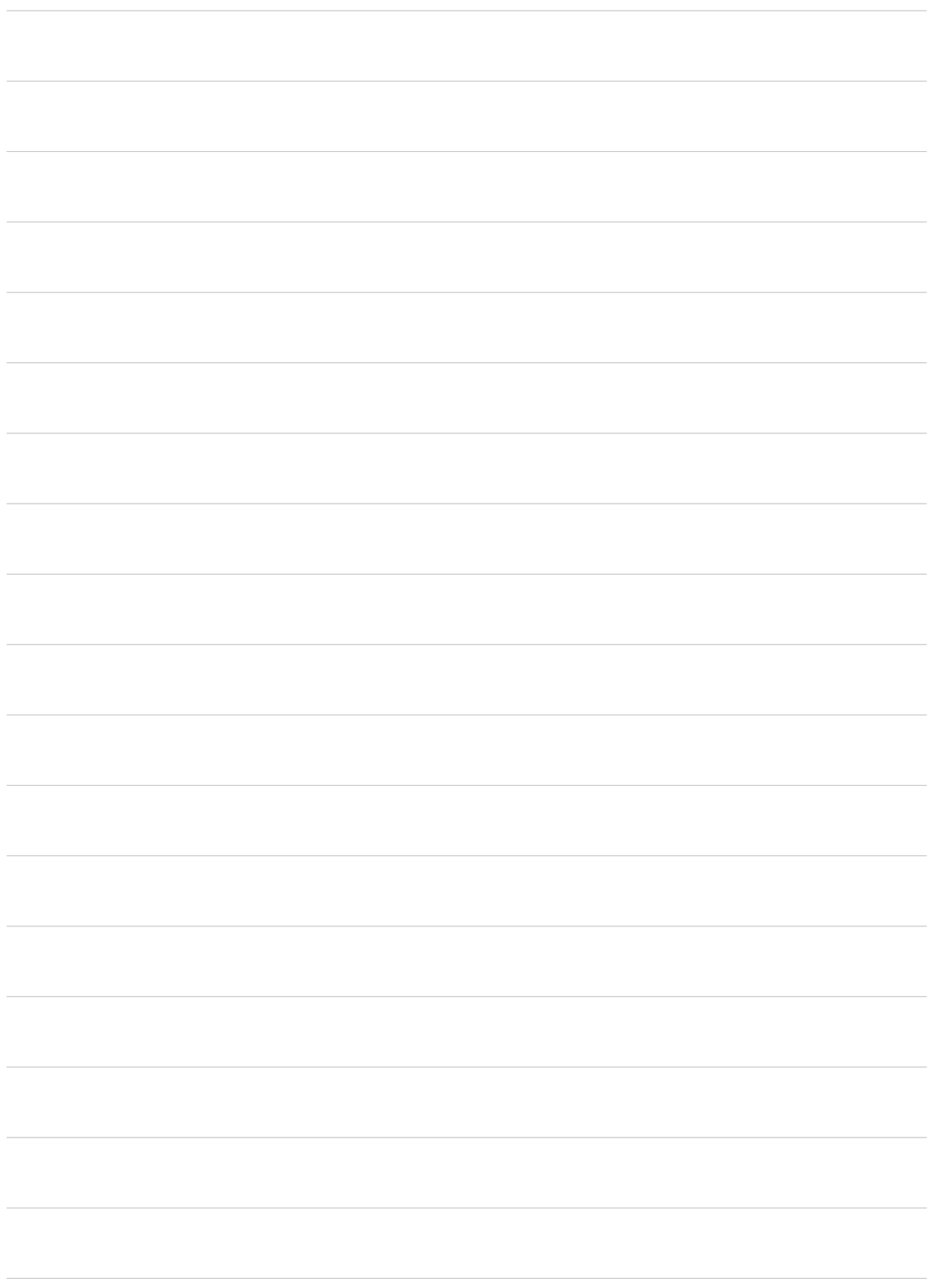
### AFRICANENDA—A TRUSTED PARTNER TO STAKEHOLDERS ON THE CONTINENT

This report contributes to the formation of a common measurement framework for IPS. AfricaNenda is committed to achieving the common goal of making digital instant payments more inclusive and useful for all, and to help build capacity for impactful IIPS that add to the digital public infrastructure in Africa.

AfricaNenda acknowledges the role and contributions of other development partners in pursuing this mission.









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