KAA CHONJO
CGA REPORT
June 13\textsuperscript{th}
BACKGROUND

In May 2019, Kenya Bankers Association, Visa, MasterCard, Pesalink, Airtel and Retail Traders Association of Kenya in partnership with Consumer Grassroots Association conducted a Kaa Chonjo campaign; themed “Promoting Financial Technology Innovation and Security.” The purpose of the campaign was to empower consumers with information on secure ways of using payment platforms and transaction channels. The campaign was launched by the Central Bank of Kenya Governor Dr. Patrick Njoroge on 3rd May, 2019.
Consumers in urban areas have access to information which leaves those in rural areas with a knowledge gap. Kaa Chonjo campaign has therefore come in handy to ensure that consumers at the grassroots level get information to stay safe from fraudsters.
Mashinani consumer Sensitization
The role of CGA was to distribute campaign materials in Supermarkets in Bomet, Narok, Kajiado and Machakos counties where a total of 1160 fliers and 62 posters were shared.

Rongai- 200 flyers and 12 posters across six supermarkets.
Kiserian/matasia/ngong/ebulbul- 330 flyers and 18 posters across eleven supermarkets.
Kajiado/Isinya/Kitengela- 200 flyers and 12 posters across seven supermarkets.
Mlolongo/Mavoko/Machakos-230 flyers and 10 posters across six supermarkets.
Bomet-50 flyers and 4 posters in one supermarket.
Narok- 150 flyers and 6 posters in three supermarket.
Supermarket Snippets.
Due to numerous consumer complaints from the grassroots, CGA considered it important to hold a “Western Edition” campaign that covered nine counties; Kisumu, Kakamega, Bungoma, Vihiga, Kericho, Kisii, Nyamira, Homabay and Migori where a total of 840 flyers and 88 posters were distributed.

b) Mini marts- 23
c) Petrol stations- 11
d) Bodaboda riders and passengers in bodaboda shades and bus stops.

In total, we distributed 150 posters and 2,000 flyers.
Kaa Chonjo Mombasa edition was to culminate the campaign where all partners were to be involved. Our focus was to reach out to consumers in informal settlements through a roadshow and a forum of not less than 400 people, where the Governor was to be the Chief Guest. We however had to hold due to time constraint until December.
CGA engaged consumers online through the following harsh tags:

1. #Kaachonjo
2. #KaaChonjoMashinani
3. #KaaChonjoMahinaniKE

All the tags trended in Kenya
We participated in the following interviews
1. Capital Fm with a representative from Visa Kenya
2. Ghetto Radio with a representative from KBA
3. Citizen Radio
4. Multimedia University Radio
Interview Snippets.
Youth Open Day.

We trained young Consumers in Kajiado and Machakos Counties about the campaign.
ROAD SHOW

We held a roadshow starting from Roysambu, Githurahi 45, Ruiru, Juja, Thika, Kenol, Sabasaba, Maragua, Murang’a, Sagana, Kagio and Kutus towns. We gave out 150 posters and 1500 flyers. Approximately, we reached out to 7,000 consumers.
ROAD SHOW
To supplement what was provided by KBA, CGA incurred Kshs. 900, 000 in cash and in kind to make the campaign a success.
FINDINGS

1. Most consumers have been conned but don’t know where to report to
2. Some Consumers have negative opinion towards banks due to incidences of withdrawing fake money from ATMs
3. Most consumers lose money through Scam SMS and Phone calls over competitions they haven’t signed up to.
4. ATM machines giving a signal of money withdrawal whereas the ATM hasn’t dispensed any money.
5. Consumers at the grassroots were receptive and ready to learn.
6. Most consumers at the grassroots level are unbanked whereas a number of them use mobile money services.
Reaching Out to the Masses.
1. Some supermarkets wouldn't mount the posters due to lack of communication from their head offices, despite the introductory letter from Retrak.
2. Supermarkets like Maisha Mart in Kakamega, Kisii Mart in Kisii, Shivling in Homabay and Aqwa Minimart in Homabay among others dismissed the idea and were not able to mount the posters.
3. In some supermarkets they demanded payment before mounting the posters due a believe that KBA has a lot of money.
4. Some supermarkets challenged the quality of materials used arguing that self-adhesive posters would have been better.
5. Color used on the materials was dark
6. Materials were inadequate, both posters and flyers, thus forcing us to resort to verbal explanations.
RECOMMENDATIONS

1. There is demand for more awareness on financial services
2. The campaign should be grassroots centered because that’s where most fraudsters are targeting.
3. Reaching out to Small and Manageable groups of consumers at the grassroots can be more effective.
4. There should be build up activities before the campaign takes place.
5. The kaa chonjo campaign should conducted three times a year in different regions.