Accelerating Digital Trade in East Africa

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Founder & CEO, Nextrade Group, Founder, TradeUp Capital Fund
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26 January 2018
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Trade Has Gone Missing
Trade Growth < GDP Growth
Growth is Sagging

- India
- China
- USA

Graph showing economic growth rates from 2012 to 2021 for China, India, USA, Germany, Japan, UK.
Wild Cards Are Coming
Cross-Border Ecommerce Booming

Cross-border ecommerce growth = 29% CAGR, or 5-10x world trade growth

Source: Alizila.
Ecommerce grows 75x in Africa: By 2025, 50% online, spend $75bn

Online Retail Spend, in billions $

Source: McKinsey.
Internet Use Up 2-3x in East Africa in 5 years

Smartphone penetration grows 250% in 2015-2020: Covering > 50% of Population by 2019

Source: GSMA.
Mobile Adoption Growing: 740m New African Smartphone Netizens by 2021

Source: Ericsson.
Africa Buys on Mobile

Online Purchase Method

South Africa

Nigeria

Kenya

Source: Google Consumer Barometer.
Business Too Are More Connected

Online / Mobile Payments
Why this matters in Trade?
While Few SMEs Export....

Source: Enterprise Surveys.
Ecommerce Creates Micro-multinationals

Source: Enterprise Surveys and eBay (2016).
MEMORIA USB PROMOCIONAL B01
Básicas | Entrega Inmediata
$75.70

MEMORIA USB PROMOCIONAL T01
4GB
Entrega Inmediata | Memorias USB | Tarjetas
$79.70

$80.00
Ecommerce Bolsters Companies’ Productivity

Additional Productivity Growth for Vietnamese Ecommerce Sellers vis-à-vis Companies that Use the Internet

80,000+ customers
Find out why companies of all sizes use Freshdesk for customer support

SolarCity

Penn

HONDA

unicef

CISCO

3M
540 million jobs in online work in 2020
Ecommerce, Online Work Bolster Women’s Employment

Nonagricultural Employment

- **Men**: 75%
- **Women**: 25%

Online Work via Elance

- **Men**: 56%
- **Women**: 44%

Improves SME Sourcing & Consumer Choice

% of LatAm Companies with Cross-Border Online Sales and Purchases in 2016

Source: Suominen for IADB (2016).
Cross-border data flows skyrocketing

<table>
<thead>
<tr>
<th>Bandwidth</th>
<th>&lt;50</th>
<th>50–100</th>
<th>100–500</th>
<th>500–1,000</th>
<th>1,000–5,000</th>
<th>5,000–20,000</th>
<th>&gt;20,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>2005¹</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>100% = 4.7 Terabits per second (Tbps)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2014</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>100% = 211.3 Tbps</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

¹ Estimated using public internet bandwidth data.
NOTE: Lines represent interregional bandwidth (e.g., between Europe and North America) but exclude intraregional cross-border bandwidth (e.g., connecting European nations with one another).

SOURCE: TeleGeography, McKinsey Global Institute analysis
Using data from around its markets:

- Operational cost savings = 43%
- Downtime savings = 25%
How to Make More Digital Trade?
This is *Ecommerce 1.0*, driven by only a handful of humanity…

- 7.4bn people
- 5.2bn mobile phones
- 3.2bn online
- 1.1bn high-speed Internet
- Wealthy
- Urban
- Young
- Male
- Developed countries
Digital Divides Persist

% of people using the Internet

Source: World Development Indicators.
Digital Trade Needs Many Sectors to Work

- ICT infrastructure and services
- Logistics and trade facilitation
- Payment solutions
- Digital regulatory frameworks
- E-skills
- Access to finance
- Business environment
Enabling Environment  Challenges

SMEs’ Ecommerce Adoption Still Low

% of companies with online sales

SMEs Face Many Barriers in Ecommerce

Challenges Experienced as “Very Significant” to Cross-Border Online Sales by LatAm Companies

- Market access limitations
- Poor logistics in other markets
- Uncertain legal liability rules
- Compliance with customs requirements
- Problems with online payments
- Data localization requirements
- Privacy or data protection requirements
- Limited or poor connectivity
- Overly burdensome intellectual property rules
- Intellectual property rights infringement
- Censorship

Source: Suominen for IADB (2016).
Companies’ Perceived Revenue Growth if Challenges Removed

Source: Suominen (2016), Accelerating Digital Trade in Latin America and the Caribbean (for IADB, forthcoming).
Changes Needed in Every Area of Trade

- **Trade infrastructure** to move digital trade
- **Trade regulations** for ecommerce companies
- **Trade facilitation** for ecommerce & small parcels
- **Export promotion** for SMEs to use ecommerce
- **Export credit** for micro transactions
- **Regional trade and integration** to ensure interoperability of rules and infrastructures
Timely Activities

• **Education of the public sector** of the power of ecommerce

• **Interagency working groups** (IT, trade, finance)

• **Multi-stakeholder dialogues and consultations** e.g., for interoperability of payments, digital regulations

• **Creation of PPPs**, e.g. commerce platforms and export promotion agencies
Some Initiatives to Consider

- **eTrade for All** led by UNCTAD with 20 agencies, several donors

- **Business for eTrade Development** with 25+ companies, supports eTrade for All

- **eTrade Development Survey** and Index – USAID and Nextrade – out in April 2017

- **WTO Aid for Trade 2017** on Connectivity
Catch-Up is Shorter - but not fast enough

Years to catch up with advanced economies

Source: Comin and Hobijn (2010).
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26 January 2018
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Impact of ecommerce

The Gravity Model

Country A

Distance AB

(–)

FTA

(+)  GDP

(+)

Other country A characteristics

(+/-)

Country B

Bilateral Total Trade

GDP

(+)

Other country B characteristics

(+/-)

Barriers to trade

(–)
Impact of e-commerce

The Gravity Model

Distance AB
(-)

FTA
(+)

GDP A
(+)

GDP B
(+)

Other country A characteristics
(+/-)

Other country B characteristics
(+/-)

Bilateral Total Trade

Country A

Country B

Barriers to trade
(-)
High concentration of export sales in top-5% largest of exporters

Source: Suominen and Gordon (2014).
...also within countries

Internet Users in Africa, by Segment

Session II: Digital regulation and the enabling environment in East Africa

Henrik Jonströmer, Senior Consultant, The Law & Development Partnership
Overview

1. **Overview of East Africa’s digital economy**
   - Internet use and level of digitization
   - Important sectors in East Africa’s digital economy

2. **Regulatory and business environment for digital trade in East Africa**
   - Recent reforms and harmonisation efforts in the EAC
   - Barriers to digital trade in the EAC

3. **Policy implications**
Definition of digital trade

• (1) **E-enabled trade / e-commerce**: Purchase of goods and services through digital channels with offline delivery

• (2) **Digital-only trade**: Purchase and delivery of goods and services through digital channels
Definition of digital trade

1. E-commerce/E-enabled trade

<table>
<thead>
<tr>
<th>Goods</th>
<th>Services</th>
</tr>
</thead>
<tbody>
<tr>
<td>Goods purchased over the internet but delivered in non-electronic form</td>
<td>Services purchased over the internet but delivered in non-electronic form</td>
</tr>
<tr>
<td></td>
<td>E-banking, Professional services, BPOs, Online travel ticket booking</td>
</tr>
</tbody>
</table>

2. Digital only trade

<table>
<thead>
<tr>
<th>Goods</th>
<th>Services</th>
</tr>
</thead>
<tbody>
<tr>
<td>Goods purchased and delivered in electronic form</td>
<td>Services purchased and delivered in electronic form</td>
</tr>
<tr>
<td>Software, mobile apps, e-books,</td>
<td>Online payment services, Web advertisement, IT outsourcing,</td>
</tr>
<tr>
<td>Video and music streaming</td>
<td>Cloud-based services</td>
</tr>
</tbody>
</table>
1. E-commerce/E-enabled trade

- **Goods**
  - Jumia
  - OLX
  - Inazwa
  - Hellofood
  - Jumia Food

- **Services**
  - Equity Bank
  - RwandAir
  - GONAGO
  - Jumia Travel
  - Property24

2. Digital only trade

- **Goods**
  - Listen Love Share
  - Muya
  - Mdundo

- **Services**
  - Finance Trust Bank
  - M-Pesa
  - Airtel Money
  - Tumenge Tavazi
Overview of East Africa’s digital economy

- Mobile phone and internet use is high and growing...

<table>
<thead>
<tr>
<th></th>
<th>Mobile Phone Subscriptions</th>
<th>Internet Users</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>per 100 people (as of 2015)</td>
<td>Growth (2012-15)</td>
</tr>
<tr>
<td>Kenya</td>
<td>80.68</td>
<td>22.73%</td>
</tr>
<tr>
<td>Uganda</td>
<td>50.37</td>
<td>23.62%</td>
</tr>
<tr>
<td>Tanzania</td>
<td>75.86</td>
<td>45.73%</td>
</tr>
<tr>
<td>Rwanda</td>
<td>70.48</td>
<td>53.93%</td>
</tr>
<tr>
<td>Burundi</td>
<td>46.22</td>
<td>122.40%</td>
</tr>
</tbody>
</table>

- But fixed and broadband internet penetration rates are low
  - 0.512 per 100 people have fixed internet
  - 0.020 per 100 people have broadband internet
Overview of East Africa’s digital economy

Firms with Internet connection by sector
(percentage in terms of firms using computers regularly)

<table>
<thead>
<tr>
<th></th>
<th>Tanzania</th>
<th>Uganda</th>
<th>Kenya</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Aggregate</strong></td>
<td>21.9</td>
<td>23.0</td>
<td>72.7</td>
</tr>
<tr>
<td><strong>Main sectors</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Manufacturing</td>
<td>21.9</td>
<td>17.8</td>
<td>73.5</td>
</tr>
<tr>
<td>Services</td>
<td>21.9</td>
<td>24.7</td>
<td>72.4</td>
</tr>
<tr>
<td><strong>Selected sub-sectors</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Food</td>
<td>38.2</td>
<td>22.7</td>
<td>59.6</td>
</tr>
<tr>
<td>Textiles</td>
<td>13.2</td>
<td>32.9</td>
<td>80.3</td>
</tr>
<tr>
<td>Retail</td>
<td>24.0</td>
<td>24.9</td>
<td>74.8</td>
</tr>
<tr>
<td>Hotel &amp; restaurants</td>
<td>16.4</td>
<td>28.5</td>
<td>60.2</td>
</tr>
<tr>
<td>Transport</td>
<td>46.2</td>
<td>25.4</td>
<td>93.4</td>
</tr>
</tbody>
</table>

Overview of East Africa’s digital economy

Firms doing E-commerce in Tanzania, Uganda and Kenya
(percentage in terms of firms with Internet connection)

<table>
<thead>
<tr>
<th></th>
<th>Tanzania</th>
<th>Uganda</th>
<th>Kenya</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Purchasing online</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Aggregate</td>
<td>55.6</td>
<td>70.0</td>
<td>60.1</td>
</tr>
<tr>
<td>Main sectors</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Manufacturing</td>
<td>79.8</td>
<td>75.9</td>
<td>55.9</td>
</tr>
<tr>
<td>Services</td>
<td>46.5</td>
<td>68.6</td>
<td>62.1</td>
</tr>
<tr>
<td><strong>Selling online</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Aggregate</td>
<td>68.4</td>
<td>65.8</td>
<td>61.2</td>
</tr>
<tr>
<td>Main sectors</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Manufacturing</td>
<td>79.6</td>
<td>79.3</td>
<td>56.6</td>
</tr>
<tr>
<td>Services</td>
<td>64.2</td>
<td>62.5</td>
<td>63.3</td>
</tr>
</tbody>
</table>

Regulatory and business environment for digital trade in East Africa
Recent reforms and harmonisation efforts in the EAC

Key milestones:
- 2006: EAC Council of Ministers adopts the EAC Regional e-government program
- 2007: EAC Task Force on Cyberlaws launched, with support from UNCTAD
- 2010-14: E-transaction, Data Protection and Cybercrime Bills implemented on national level
- 2016: Kenya, Rwanda and Uganda sign the One Area Network Agreement (OANA)
## Recent reforms and harmonisation efforts in the EAC

<table>
<thead>
<tr>
<th>Country</th>
<th>E-Transactions Law</th>
<th>Data Protection/Privacy Laws</th>
<th>Cybercrime Laws</th>
<th>Consumer Protection Laws</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tanzania</td>
<td>Electronic Transactions Draft Bill</td>
<td>Data Protection Bill 2013</td>
<td>Cybercrime Bill (Draft)</td>
<td></td>
</tr>
<tr>
<td>Rwanda</td>
<td>Electronic Transactions Bill 2014</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
## EAC country comparison

**WEF Networked Readiness Index 2016**

<table>
<thead>
<tr>
<th>Criteria</th>
<th>Kenya</th>
<th>Uganda</th>
<th>Tanzania</th>
<th>Rwanda</th>
<th>Burundi</th>
</tr>
</thead>
<tbody>
<tr>
<td>Political and Regulatory Environment</td>
<td>3.7</td>
<td>3.7</td>
<td>3.6</td>
<td>5.4</td>
<td>2.5</td>
</tr>
<tr>
<td>Business and Innovation Environment</td>
<td>4.0</td>
<td>3.6</td>
<td>3.4</td>
<td>4.4</td>
<td>3.3</td>
</tr>
<tr>
<td>Infrastructure</td>
<td>3.1</td>
<td>2.7</td>
<td>2.6</td>
<td>2.8</td>
<td>1.3</td>
</tr>
<tr>
<td>Affordability</td>
<td>4.3</td>
<td>3.3</td>
<td>2.3</td>
<td>3.6</td>
<td>2.9</td>
</tr>
<tr>
<td>Skills</td>
<td>4.2</td>
<td>2.9</td>
<td>2.9</td>
<td>3.5</td>
<td>3.3</td>
</tr>
<tr>
<td>Individual Usage</td>
<td>2.6</td>
<td>1.9</td>
<td>1.7</td>
<td>1.9</td>
<td>1.3</td>
</tr>
<tr>
<td>Business Usage</td>
<td>3.9</td>
<td>3.3</td>
<td>3.1</td>
<td>3.7</td>
<td>2.5</td>
</tr>
<tr>
<td>Government Usage</td>
<td>4.4</td>
<td>3.4</td>
<td>3.4</td>
<td>5.3</td>
<td>2.4</td>
</tr>
<tr>
<td>Economic Impacts</td>
<td>3.4</td>
<td>2.6</td>
<td>2.4</td>
<td>2.9</td>
<td>2.1</td>
</tr>
<tr>
<td>Social Impacts</td>
<td>4.5</td>
<td>3.1</td>
<td>3.3</td>
<td>4.8</td>
<td>2.2</td>
</tr>
<tr>
<td><strong>Network Readiness Index (1-7)</strong></td>
<td><strong>3.8</strong></td>
<td><strong>3.1</strong></td>
<td><strong>2.9</strong></td>
<td><strong>3.9</strong></td>
<td><strong>2.4</strong></td>
</tr>
<tr>
<td>Rank</td>
<td>86</td>
<td>121</td>
<td>126</td>
<td>80</td>
<td>138</td>
</tr>
</tbody>
</table>

Barriers to digital trade in the EAC

**Barriers to e-commerce**

- Local establishment requirements
- Physical infrastructure and logistics
- Tariffs, non-tariff barriers and customs procedures

**Barriers to digital-only trade**

- Data protection regulation
- Restrictions on cross-border data flows
- Regulation on e-signatures and electronic contracting
Barriers to digital trade in the EAC

**Cross-cutting barriers**

- Digital infrastructure
- Skilled labour in the ICT sector
- Restrictions foreign ownership & direct investments in the ICT sector
- International payment mechanisms
Policy implications

1. **Offline and online infrastructure:**
   - Improved trade facilitation and logistics
   - Invest in expanded, faster and more affordable broadband networks

2. **Reduce tariff and non-tariff barriers facing e-commerce goods**

3. **Liberalise and harmonise services regulation**
   - Retail, telecoms, ITC, professional services (EAC Mutual Recognition Agreements)

4. **Continue harmonisation of privacy and cybersecurity legislation**
Thank you!
Leveraging Services and Digital Potential for Inclusive Economic Growth
<table>
<thead>
<tr>
<th>Provider</th>
<th>Number of sign ups</th>
<th>Number of Loans issued</th>
<th>Value of Loans made (USD)</th>
<th>Gross value of savings deposited (USD)</th>
<th>Sources</th>
</tr>
</thead>
<tbody>
<tr>
<td>M-Shwari (Kenya)</td>
<td>16 million</td>
<td>60 million</td>
<td>1.2 billion</td>
<td>4-5 billion</td>
<td>microsaved</td>
</tr>
<tr>
<td>M-Pawa (Tanzania)</td>
<td>4.8 million</td>
<td>3.5 million</td>
<td>11 million</td>
<td>5-6 million</td>
<td>microsaved</td>
</tr>
<tr>
<td>Equitel Eazzy Loan (Kenya)</td>
<td>2.2 million</td>
<td>3.5 million</td>
<td>0.2 billion</td>
<td>6-8 million</td>
<td>microsaved</td>
</tr>
<tr>
<td>KCB M-Pesa (Kenya)</td>
<td>10 million</td>
<td>4 million</td>
<td>170 million</td>
<td>9-12 million</td>
<td>microsaved</td>
</tr>
<tr>
<td>MoKash (Uganda)</td>
<td>1 million</td>
<td>0.25 million</td>
<td>1 million</td>
<td>2 million</td>
<td>microsaved</td>
</tr>
</tbody>
</table>
Leveraging Services and Digital Potential for Inclusive Economic Growth
Establishing National and Regional priorities
Need statement

• About **50,000 graduates** are churned out of public and private universities in Kenya **every year**

• Piling onto the number of **unemployed youth in the country estimated at 2.3 million**, according to the ministry of Education

• **Rapid expansion in school enrolment** leading to skills mismatch and rural-urban migration

• **Limited de-centralized employment** creation in rural levels, leading to urban migration of population
Priority - 1

- **Building capacity in a holistic way**: developing the country’s potential to take up IT/BPO as a leading industry sector and develop to the point where it becomes a strategic pillar in country’s economy.
Bridging gap through capacity building: Case study of The Monyetla work readiness program in South Africa is a successful story for developing unemployed youth in SA to enter BPO
Priority - 3

- **Rural / County BPOs**: To contain rural-urban migration and creating employment to grass root level by utilizing Kenya’s strength of better connectivity.
- In actuality existing **BPO industry is employing 60% of the staff from rural areas** who have migrated.
- Some of the interesting locations to set-up county level BPOs are in map below.
Emphasizing about Impact Sourcing

Leveraging Impact Sourcing: Creating Impact Sourcing models which has demand in Global corporate world.
### Global Organisations leveraging Impact Sourcing

<table>
<thead>
<tr>
<th>Buyers</th>
<th>Traditional BPOs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Microsoft</td>
<td>accenture</td>
</tr>
<tr>
<td>Deloitte</td>
<td>AEGIS</td>
</tr>
<tr>
<td>etisalat</td>
<td>FullCircle</td>
</tr>
<tr>
<td>FNB</td>
<td>Infosys</td>
</tr>
<tr>
<td>HP</td>
<td>Sutherland Global Services</td>
</tr>
<tr>
<td>PANGEA</td>
<td>Quattrro</td>
</tr>
<tr>
<td>Safaricom</td>
<td>RAYA Contact Center</td>
</tr>
<tr>
<td>Standard Bank</td>
<td>serco</td>
</tr>
<tr>
<td>Valeo</td>
<td>TATA Consultancy Services</td>
</tr>
<tr>
<td></td>
<td>Teleperformance</td>
</tr>
<tr>
<td></td>
<td>webhelp</td>
</tr>
</tbody>
</table>

**Note:** Includes intentional and unintentional impact sourcing  
**Source:** Everest Group (2014)
Kenya - Influencing factors

- **BPO Market potential of sales order**

<table>
<thead>
<tr>
<th>Source</th>
<th>Market Size (Year)</th>
</tr>
</thead>
<tbody>
<tr>
<td>NASSCOM(^{23})</td>
<td>$178 billion (2015)</td>
</tr>
<tr>
<td>IDC(^{24})</td>
<td>$202.6 billion (2016)</td>
</tr>
<tr>
<td>Frost &amp; Sullivan</td>
<td>$206.7 billion (2016)</td>
</tr>
<tr>
<td>Global Industry Analysts, Inc.(^{25})</td>
<td>$280.7 billion (2017)</td>
</tr>
</tbody>
</table>

Source: Monitor

![Pie chart](chart.png)
Kenya - Influencing factors

- BPO buyers market feelers

<table>
<thead>
<tr>
<th>Cultural Affinity</th>
<th>Talent &amp; Resources</th>
<th>Cost Attractiveness</th>
</tr>
</thead>
<tbody>
<tr>
<td>Relevant Language Skills</td>
<td>Available Workforce</td>
<td>Competitive Wages</td>
</tr>
<tr>
<td>Time Zone Proximity</td>
<td>Major Talent Hubs</td>
<td>Availability of real estate</td>
</tr>
<tr>
<td>Physical Proximity</td>
<td>Higher unemployment, lower attrition</td>
<td>High connectivity</td>
</tr>
<tr>
<td>Cultural Similarities</td>
<td>Established BPO market</td>
<td>Robust Business Infrastructure</td>
</tr>
<tr>
<td>Necessary Amenities</td>
<td></td>
<td>Lower travel costs</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Country</th>
<th>Impact Sourcing</th>
<th>BPO focus</th>
<th>ATK rankings attractiveness</th>
<th>Overall attractiveness</th>
</tr>
</thead>
<tbody>
<tr>
<td>Egypt</td>
<td>1</td>
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Note: 1 is the lowest and 5 is the highest score for fit.
Thank You