

Leading the Conversation:

Women Share Their Ambitions for
Economic Power in Kenya and Nigeria

Summary of Findings



Overview

Women's financial inclusion must begin by listening to those who are actively seeking it. The barriers women face across Africa are well-documented, with study after study **producing statistics that highlight** the limited opportunities for them to get a fair-paying job, earn and control their own income, access capital, and build a business. These reports tell stories through the language of numbers. The Bill & Melinda Gates Foundation wanted to go beyond the data and into the lives of women to hear directly from them about their ambitions, their challenges, and the kinds of support they've identified as essential for claiming their economic power.

The Bill & Melinda Gates Foundation worked with the White Ribbon Alliance and their local partners, Nigeria Health Watch and Rural Women Peace Link in Kenya to survey **100,000 women** aged **15-55+** in both **Kenya** and **Nigeria**.

200,000+
women
speaking about
economic power

Participants were asked questions related to women's economic power, specifically:

1

What is your biggest economic ambition?

2

What will stop you from reaching it?

3

What support will help you reach it?

Common themes emerged in both countries.



Women in both Kenya and Nigeria expressed a strong desire to own or expand a business, with a notable **emphasis on financial independence**.



The support deemed most beneficial to achieve economic ambitions was access to **equipment or funding** to start their business.

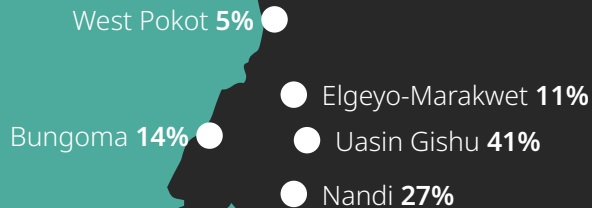
Other forms of desired support included:

- **Financial support for family/sponsorship**
- **Education and training**
- **Better job opportunities**
- **Improved healthcare**
- **Supportive government policies**

This summary organizes inputs from participants by country, blending data with quotes and stories that show the aspirations, challenges, and desired support for enterprising women in both Kenya and Nigeria.

Kenya

Between mid-July to October 2023, Rural Women Peace Link surveyed 100,000 women in Kenya and analyzed 103,269 open-ended responses.



Ambitions

The survey found that women's economic ambitions are incredibly diverse. Though a large percentage of women want to own or expand a business or focus their efforts in agriculture, others dream of careers in apparel or beauty, or mental and physical health. And then there are those who are intent on going to school or gaining financial independence in some capacity.



- 28% Own or expand business*
- 26% Farming, fishing, forestry, livestock
- 15% Apparel or beauty
- 8% Go to school
- 7% Financial independence or stability
- 7% Professional and cultural services
- 7% Food and drink
- 2% Mental and physical health

“My biggest economic ambition is to open a chemist shop. What’s stopping me from reaching it is lack of startup capital. Financial support would be most helpful to reach it.”

– 34 years old in Uasin Gishu, Kenya

* While some women spoke in general terms about owning or expanding a business, others specified a particular business sector.

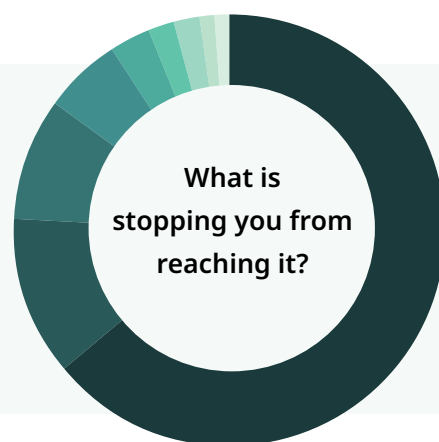
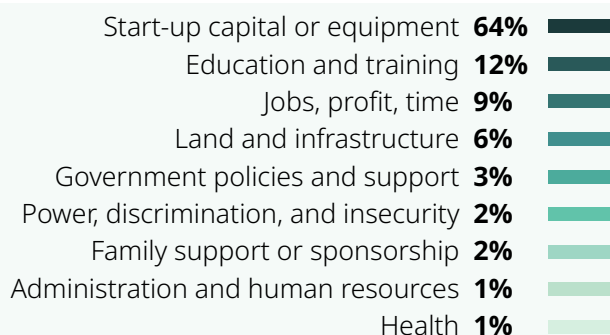


Challenges

An overwhelming number of women (64%) stated that the lack of start-up capital or equipment was the main obstacle holding them back. Other challenges included the need for education and training, the scarcity of jobs, profitability issues, and time constraints. Access to land and infrastructure, government policies and support, issues related to power, discrimination, and insecurity—as well as the need for sponsorship and adequate human resources—were also noted as impediments to participating in their local economies.

“My biggest economic ambition is to run an improved poultry business. **What’s stopping me from reaching it is the small space and few poultry.** The support most helpful to help me reach it is loans and training on disease management.”

– 48 years old in Elgeyo-Marakwet, Kenya

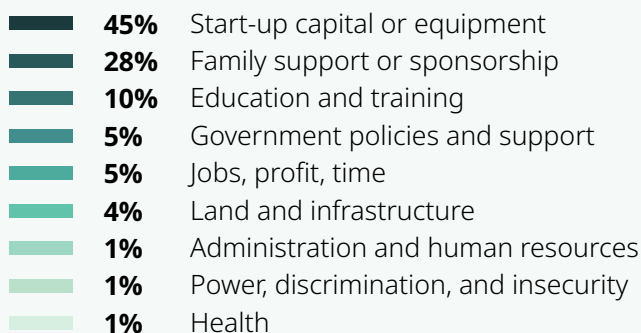
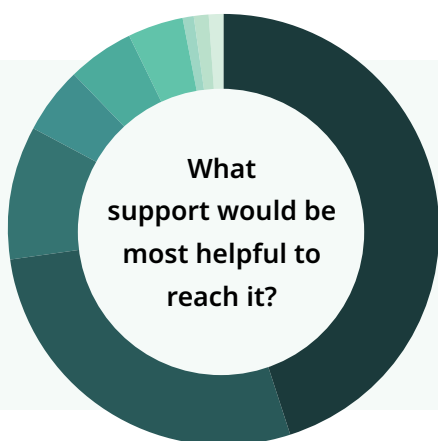


“My biggest economic ambition is to expand my chips business. **What’s stopping me from reaching it is the high cost of potatoes and cooking oil.** **The support most helpful to help me reach it is to reduce the cost of basic needs by the government.**”

– 28 years old in Uasin Gishu, Kenya

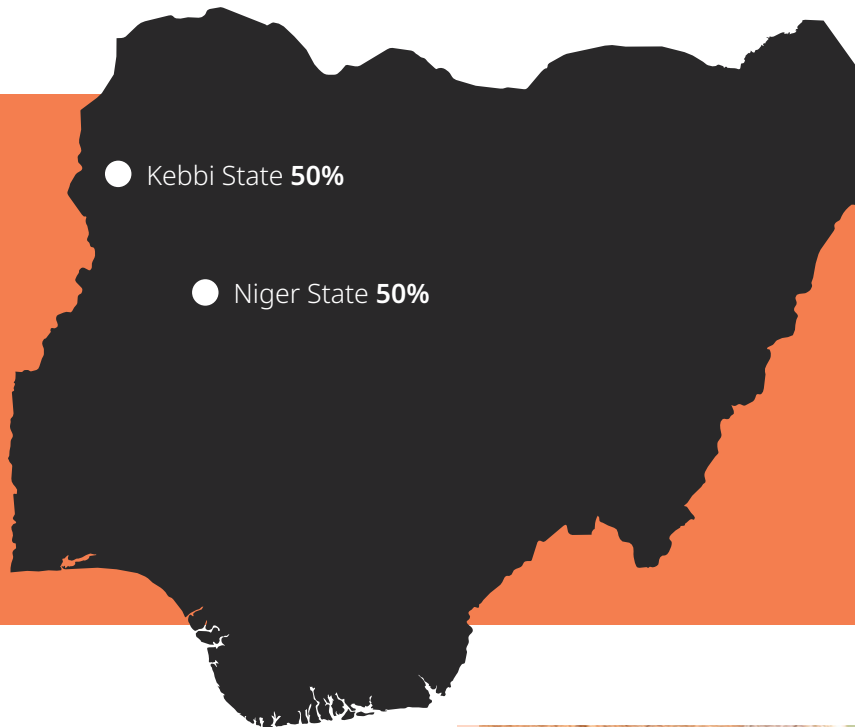
Support

Women identified two major improvements that would help them achieve their goals: Access to start-up capital or equipment, and family support or sponsorship. Other areas for advancement were education and training, job availability, profitability, efficient time management, health resources, and access to land and infrastructure. A smaller percentage of women noted that addressing issues of power, discrimination, and insecurity, administration and human resource management would help them better pursue their ambitions.



Nigeria

Between mid-July to October 2023, Nigeria Health Watch surveyed 100,000 women in Nigeria and analyzed 102,758 open-ended responses.



Ambitions

A wide swath of female entrepreneurs said their greatest economic ambition was to own or expand a business in general. Following this, women cited specific industries where they would like to establish or strengthen a business, including apparel and beauty, agriculture, and food and drink. Smaller groups of women sought financial independence or stability, education, mental and physical health.

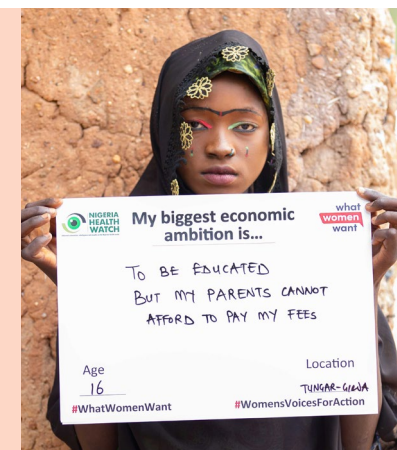


- 34% Own or expand business*
- 17% Apparel or beauty
- 15% Farming, fishing, forestry, livestock
- 14% Food and drink
- 5% Financial independence or stability
- 5% Go to school
- 5% Mental and physical health
- 5% Professional and cultural services

“**My biggest economic ambition is be a banker.** What’s stopping me from reaching it is my parents and societies. The support most helpful to help me reach it is advocacy on allowing women to choose their career and help them fulfill their dreams.”

– 35 years old in Niger, Nigeria

* While some women spoke in general terms about owning or expanding a business, others specified a particular business sector.

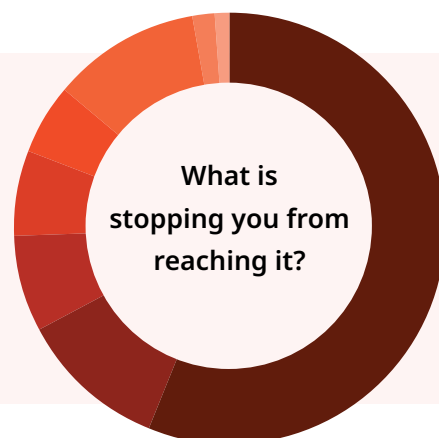
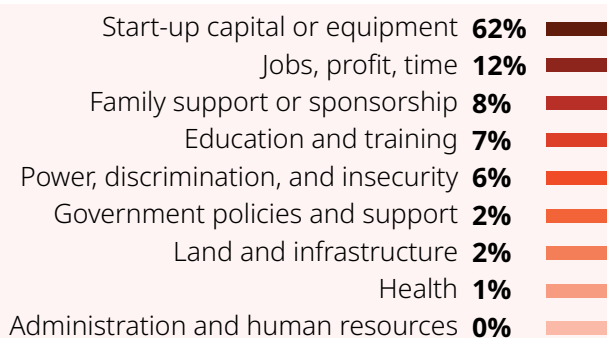


Challenges

A lack of start-up capital or equipment was the primary factor preventing women from achieving their economic ambitions. Other significant challenges included the availability of jobs, profit margins, and time constraints. Family support or sponsorship, as well as education and training, were also noted as barriers, as were issues related to power, discrimination, and insecurity. Areas that were less concerning were access to land and infrastructure, government policies and support, and health.

“My biggest economic ambition is to be a rice seller. **What’s stopping me from reaching it is money.** Bags of rice would be most helpful to reach it.”

– 69 years old in Kebbi, Nigeria

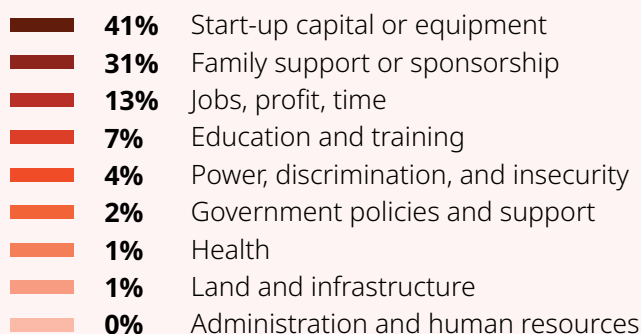
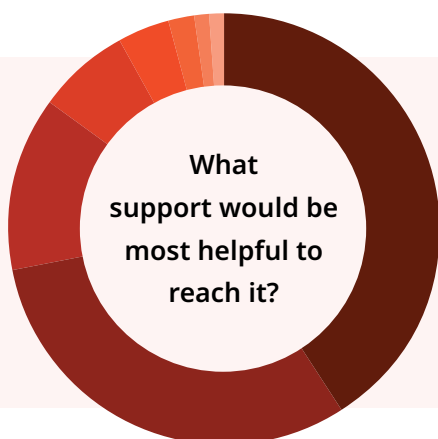


“My biggest economic ambition is to become a medical doctor. What’s stopping me from reaching it is a lack of school fees to continue from where I stopped. **Scholarship to continue with my studies would be most helpful to reach it.**”

– 18 years old in Kebbi, Nigeria

Support

Women indicated that access to start-up capital or equipment and family support or sponsorship are the most critical forms of assistance. Opportunities related to jobs, profits, and time management were also cited as being a key part of the equation, followed by education and training. Participants also recognized that resolving issues around power, discrimination, and insecurity could make a difference. Navigating government policies, accessing land and infrastructure, and addressing health issues were observed as being important as well, but to a lesser extent.



Supporting ambitious women where it matters most

These surveys reveal **tangible needs** that can be met with **targeted solutions** in both Kenya and Nigeria—giving leaders and advocacy groups clear direction on where and how to create more freedom for women to pursue their ambitions.

By meeting women with the specific kinds of resources and support that they have called for, local leaders, governments, and outside partners can more effectively remove the barriers that stand between them and their economic power—enriching their life, their community, and the world beyond.