

GAIL PROGRAMME · GENDER & AI LIVELIHOODS

# Baseline Assessment Report

A pre-intervention study of 120 women microentrepreneurs surveyed by voice AI in Nairobi and Eldoret, Kenya

## LOCATION

Nairobi & Eldoret, Kenya

## FIELDWORK

11–25 May 2026

## PUBLISHED

June 2026

Prepared by **Fortell Impact**

In collaboration with Shortlist Futures and Inkomoko  
Funded by the Gates Foundation

## BASELINE ASSESSMENT REPORT

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## AT A GLANCE

**120**surveys completed  
across the fieldwork window**118**retained for analysis  
after data-quality review**12:43**average call minutes  
per interview

Voice-based AI survey delivered over standard phone calls — no smartphone, internet or digital literacy required.

# 01

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## About the GAIL Programme

Who we are, the problem we set out to solve, and how the partnership is structured.

## SECTION 01

# About the GAIL Programme

## Overview

The Gender & AI Livelihoods (GAIL) programme is a Gates Foundation-funded initiative implemented by Shortlist Futures to accelerate income generation and job creation for low-income women across Africa through generative AI. The programme funds organisations already deploying AI at scale with demonstrated potential to advance women's economic empowerment.

Fortell Impact was selected to develop and deploy an AI-powered voice coaching system for women microentrepreneurs, working in close partnership with Inkomoko as implementing partner for the pilot.

## The problem we are solving

Two interconnected challenges constrain growth for women microentrepreneurs in sub-Saharan Africa. The **knowing-doing gap**: training rarely translates into sustained behaviour change without follow-up support and real-time guidance. The **connectivity gap**: most digital tools assume internet, a smartphone or digital literacy that excludes much of the target population.

## Partnership structure

### Shortlist Futures

Programme lead and funder intermediary. Overall programme management, learning agenda, and reporting to the Gates Foundation.

### Inkomoko

Implementing partner. Participant sourcing and mobilisation, information sessions, sector coaching content, and field coordination.

### Fortell Impact

Technology partner. AI agent design and deployment, data collection, and coaching delivery via phone.

## FORTELL'S SOLUTION

Voice-based conversational AI delivered entirely over standard phone calls. No internet. No smartphone. Any basic handset that can make or receive a call is enough.

For the GAIL pilot, Fortell built two connected tools:

**AI survey agent** — collects structured baseline data through a natural phone conversation. The instrument behind this report.

**AI coaching agent** — delivers personalised, sector-specific entrepreneurship coaching over weekly phone sessions from June 2026.

## Participant sectors

SECTOR	TYPICAL BUSINESS TYPES	RELEVANCE TO GAIL
Retail & Grocery	Kiosks, small shops, general merchandise, second-hand clothing (mitumba)	Largest cohort; high day-to-day decisions on pricing, restocking and customers.
Food & Beverage	Food stalls, cooked food, small restaurants, market vendors	Strong opportunity for coaching on cost control, waste and customer retention.
Fashion & Apparel	Tailoring, dressmaking, clothing retail, accessories	Seasonal demand and growth ambitions call for planning and market-access coaching.

# 02

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## Methodology

How the baseline was designed, the instrument and infrastructure, consent, and the data-quality process.

## SECTION 02

# Methodology

This report establishes a pre-intervention snapshot of participants' socioeconomic profiles, business characteristics, financial behaviour and entrepreneurial capabilities — the counterfactual against which coaching outcomes will be measured at endline. Data was collected directly from participants through structured voice conversations with Fortell's AI survey agent, in their own words and at their own pace, entirely over a standard phone call.

## Survey instrument: six modules

- 1 Profile & Demographics**  
Age, gender, city, community type, relationship status, household size
- 2 Income & Livelihood**  
Business ownership, type and sector, duration, primary activity, employees, other income
- 3 Financial Behaviour**  
Weekly income (good/bad weeks), sufficiency, safety net, savings, cost-tracking
- 4 Confidence & Barriers**  
Confidence (1–3), main growth barriers, unrealised intentions
- 5 Entrepreneurial Mindset**  
Anticipatory planning, competitive response, innovation (1–3)
- 6 Agency & Decision-Making**  
Who decides how household income is spent

## Information sessions & consent

Before any data collection, all participants attended Inkomoko-run information sessions explaining the pilot and coaching phase, describing the survey and call format, answering questions, and seeking verbal consent for both phases. Sessions also surfaced strong participant interest in using AI tools in business — feedback that directly added a dedicated AI module to the coaching curriculum.

## Data-collection approach

The survey was delivered entirely over standard phone calls, reaching any basic handset on any network. Participants could wait for a call from the AI agent or dial in to a free number at a time that suited them — a flexible, two-way model designed around irregular trading schedules.

Calls connected directly to the conversational agent, which conducted the interview in a natural spoken exchange and logged responses in real time, with no smartphone, app or internet required at any point.

## Data cleaning & quality assurance

All recordings were re-processed with a more capable transcription model, yielding markedly cleaner transcripts — especially for strong regional accents or noisy audio. Variable extraction was re-run on the improved transcripts, with human review resolving ambiguous cases.

Two of the 120 completed surveys were excluded after a data-quality review — one a proxy response, one with audio-quality issues. **Analytical sample: 118.**

**Reading the denominators.** Many indicators show a base below 118 — mostly the three-path routing working as designed: business-practice questions go only to women with an active business (Path A), and income questions skip Path C (no current income). Each figure reports its own valid-response base.

# 03

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## Data Collection

Execution & outcomes: volumes, timing, and call sentiment.

SECTION 03

# Execution & outcomes

**120**

**Surveys completed**  
verified against participant list

**118**

**Retained for analysis**  
after data-quality review

**12:43**

**Average duration**  
minutes per interview

**0**

**Negative calls**  
of 120 assessed

Across the fieldwork window, 120 interviews were completed and verified against Inkomoko's consented participant list, of which 118 were retained for analysis. The survey ran as a flexible, two-way conversation: women called in when they had a free moment or received a call from the agent.

**Call sentiment**

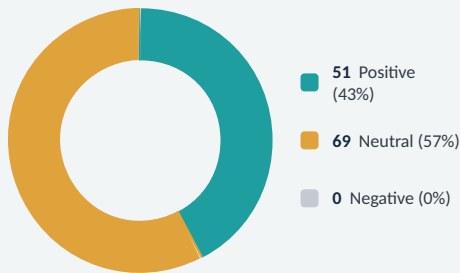


Fig. 1 - Automated sentiment across 120 completed calls.

**When women engaged**

Calls spanned roughly 07:00-22:00. The flexible, bidirectional model suited irregular schedules — participants engaged when they had a few minutes, rather than holding a fixed appointment.

Average interview length was just under 13 minutes, comfortably within the attention window of a busy trading day.

**Completed interviews per day — May 2026**

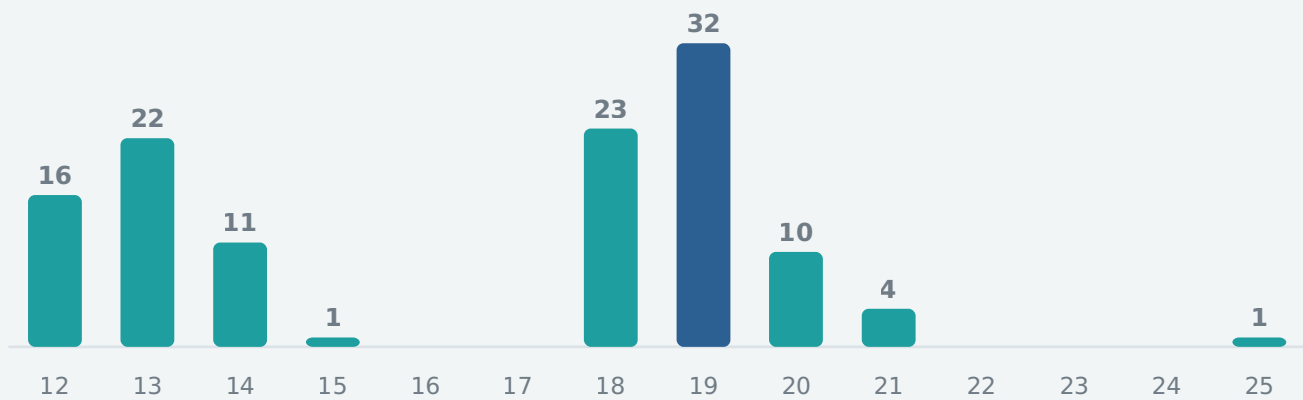


Fig. 2 - Daily completed interviews across the fieldwork window. Peak of 32 on 19 May.

Calls by hour of day — East Africa Time (UTC+3)

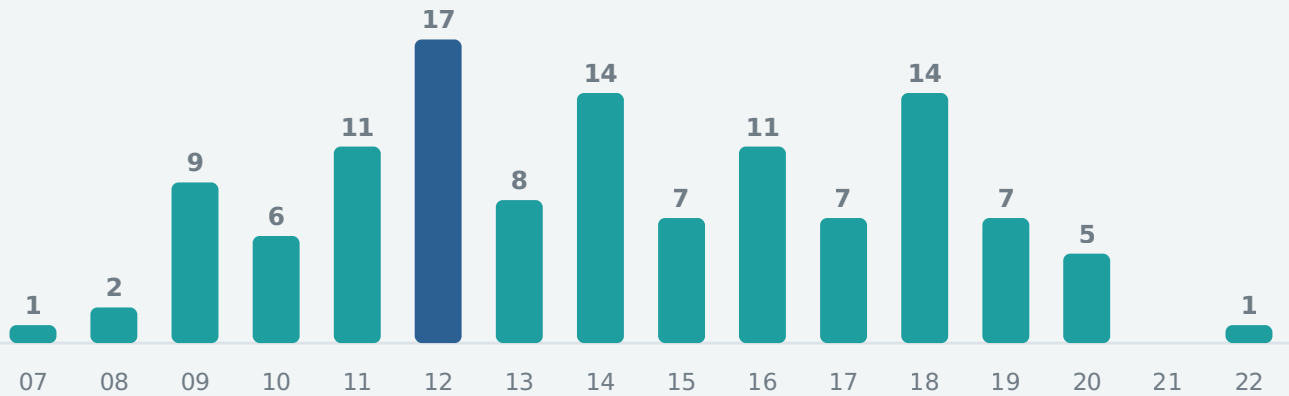


Fig. 3 · Activity peaks at midday and early evening, aligning with traders' break times.

### Language & accessibility

The cohort spanned host-community members and urban-based refugees, with first languages including Somali, Kinyarwanda, Amharic and others. A small number of women were not yet sufficiently proficient in English to complete the survey with the current English-language agent — underlining the value, and the clear next step, of multilingual voice delivery.

That a single voice instrument reached women across this range of backgrounds — from no formal schooling to university degrees — is itself a core finding of the pilot.

#### WHY SENTIMENT MATTERS HERE

No calls were negative, and 43% were positive rather than merely neutral — an encouraging signal that participants found the AI interaction genuinely engaging ahead of the coaching phase.

# 04

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## Participant Profiles

Who the 118 women are: demographics, businesses, finances, confidence and agency.

SECTION 04

# Participant profiles

**99%**

**Identified as female**  
117 of 118

**37**

**Mean age**  
range 21-64 years

**4.8**

**Mean household size**  
people per household

**94%**

**Actively running a business**  
111 of 118

The cohort is a working-age group of established women entrepreneurs. Nationalities include Kenyan host-community members alongside urban-based refugees (Somali, Congolese, Ethiopian, Rwandan, Burundian) — underscoring the value of a language-accessible, culturally neutral instrument that spans backgrounds from no formal schooling to university degrees.

**Relationship status**



Fig. 4 · n = 116 (2 excluded). 66% are married or partnered — relevant to financial autonomy (see Fig. 14).

**Community type**

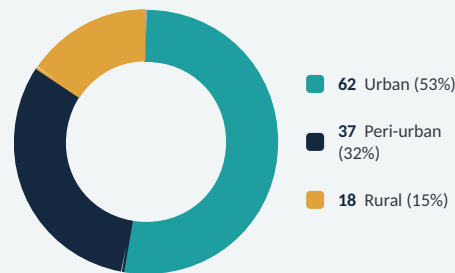


Fig. 5 · n = 117. Nearly half (47%) are peri-urban or rural — areas with limited business support.

**Survey routing — coaching path**

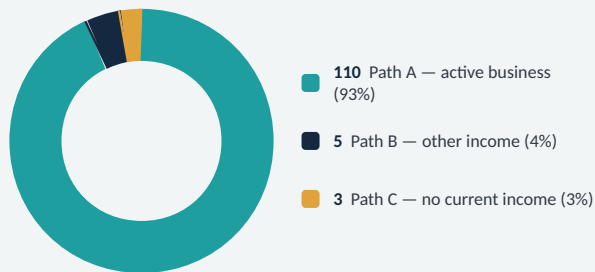


Fig. 6 · Question B1a routes each woman into a path, which also governs which questions she is asked.

The baseline doubles as the router for the coaching phase. Most participants (93%) already run an active business and follow Path A (the full instrument). A small group earn from other activities (Path B) or have no current income (Path C) and answer a reduced set — which is why several later indicators report a base below 118.

All participants are enrolled women; one preferred not to state her gender.

Business characteristics

Business duration

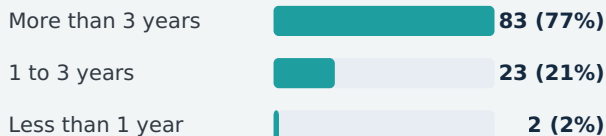


Fig. 7 · n = 108. A markedly experienced cohort — 77% trading 3+ years.

Employs workers

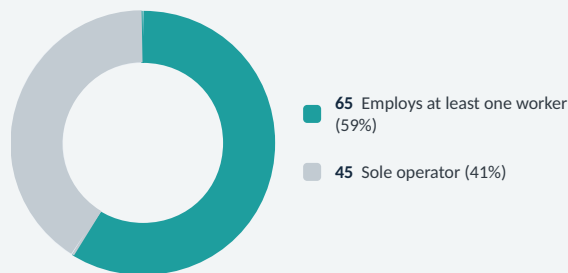


Fig. 8 · n = 110. Many workers are family members, often women — a coaching multiplier.

Income & financial behaviour

Weekly income — typical good week



Fig. 9 · n = 102. Good-to-bad-week variance often reaches 2:1.

Key financial behaviours



Fig. 10 · Share exhibiting each behaviour (valid responses). The chama is the most common savings mechanism.

Despite these income levels, 87% describe earnings as only *sometimes* or *rarely* sufficient for household needs — reflecting irregular cash flow, larger households and thin buffers. Income smoothing is a core coaching target.

IN PARTICIPANTS' WORDS

*“I need more money to earn more money.*  
— on the capital barrier

*“I find myself in a chama, a group of women — we contribute a little money day by day, and when I get it, I pay my bills.*  
— on saving through a chama

*“We buy stock heavily and we save — for the coming month, when you see something is going to come up.*  
— on planning ahead

*“If I could get more money, I can expand my business.*  
— on growth ambition

Verbatim from baseline calls, anonymised and lightly edited for transcription clarity.

Confidence & barriers

Self-reported business confidence

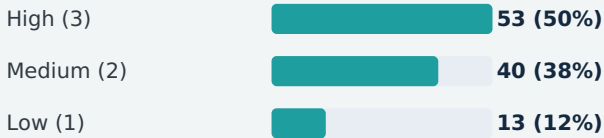


Fig. 11 · n = 106. The 38% at medium confidence are the primary target for upward movement.

Main growth barrier cited

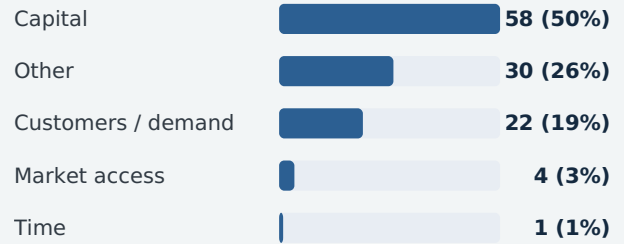


Fig. 12 · n = 115. Capital dominates; customer/demand (19%) is the most directly coachable.

Entrepreneurial mindset & agency

**Anticipatory planning.** 78% already plan ahead — buying stock before price rises, setting aside funds before slow periods, adjusting to seasonal demand. Coaching can systematise this instinct.

**Competitive response.** Many described differentiation — better quality, personal relationships, longer hours, specialising — rather than simply matching on price.

**Innovation.** On a 1–3 scale, scores skew to the middle (score 2 most common, n = 53), suggesting moderate openness the coaching is designed to shift.

Who decides how income is spent



Fig. 13 · n = 113. 94% decide independently or jointly — high autonomy.

Behavioural baselines for coaching

96%

**Hold an unrealised intention**  
something they mean to do but haven't (n=113)

56%

**Price on cost, not guesswork**  
cost-based pricing (n=105)

64%

**Differentiate from rivals**  
compete on more than price (n=107)

28%

**Hold a second income source**  
multiple income streams (n=113)

The near-universal unrealised intention is the clearest coaching entry point: most women already know a next step but haven't taken it. The commitment loop in each coaching call is built precisely to close this knowing-doing gap.

# 05

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## Looking Ahead

The coaching phase: design, baseline-informed priorities, and how change will be measured.

## SECTION 05

# The coaching phase

## Coaching design

From June 2026, the AI coaching agent delivers a structured series of weekly phone sessions, each personalised using participant profile, sector and baseline data. The curriculum integrates three components:

**Inkomoko's training content** — pricing, cost control, customer management, record-keeping, market access.

**Personal Initiative (PI) training** — from Action Theory research; proactive behaviour, persistence, opportunity-seeking. Evidence from sub-Saharan Africa shows measurable income gains even in informal settings.

**AI tools in business** — added in response to participant interest at the information sessions.

## Measuring change

At endline, a parallel assessment using the same instrument will run. Changes in financial behaviour, confidence, income, barriers and mindset will be compared against this baseline. A pre/post design plus rich qualitative call summaries gives a strong foundation for demonstrating impact.

### BASELINE-INFORMED COACHING PRIORITIES

#### Capital constraints dominate (50%)

Coaching focuses on financial planning, disciplined savings and cost optimisation — levers within participants' control.

#### Income volatility is high

Good-to-bad-week ratios frequently reach 2:1. Building planning habits and buffers is a core priority.

#### Business maturity is an asset

77% have traded 3+ years. Coaching deepens practice rather than starting from scratch.

#### Confidence is uneven

The 38% at medium confidence are a clear opportunity for coaching-driven upward movement.

#### Agency is strong

67% decide independently; 94% independently or jointly. Coaching reinforces this autonomy.

# Fortell impact

*Measure. Deliver. Scale.*



For questions about this report, contact Fortell Impact

[fortellimpact.ai](https://fortellimpact.ai)

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