



[BMGF] Personas and Pathways Research

Pre-read on Kenya women personas in rural livelihoods

Research objectives

- To **define the sub-segments/personas of women in off-farm rural livelihoods** based on their contexts, needs, motivations, goals and aspirations.
- To **understand the unique pathways the different personas** of women take towards improving their livelihoods and progressing agency, and **identify the key enablers and inhibitors** that impact their unique journeys
- To surface **insights to support the recommendation of approaches (products, services, programs and policies)** that can help their advancement



Overview

Research overview

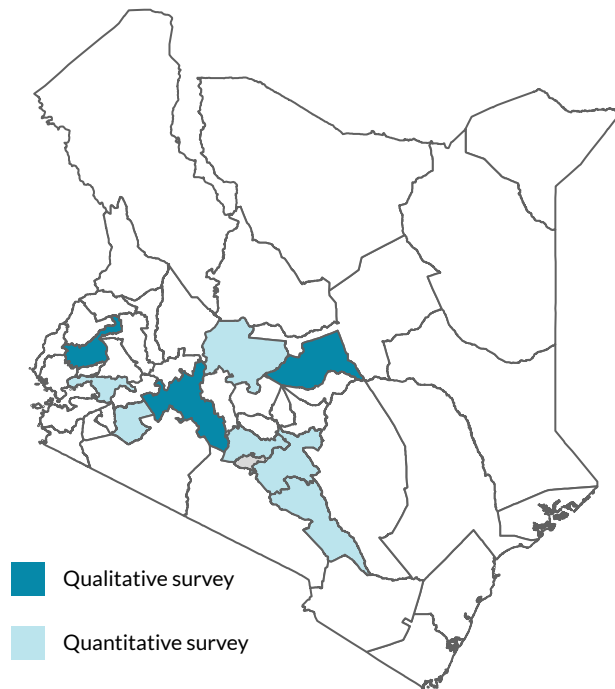
We conducted research in **9 counties** across Kenya using a **mix of research methods and activities** including interviews, observation, photocard and concept tests.

HCD Research

The HCD research was conducted in **3 counties of Kenya, i.e., Kakamega, Meru and Nakuru**. We interviewed a total of **68 participants** (primarily women and community influencers) in a mix of 1:1 interviews and small group discussions.

Quantitative Survey

The national survey targeted **777 women** in rural livelihoods in **6 other counties, i.e., Kisumu, Bomet, Makueni, Machakos, Kiambu, Laikipia**.



Kenya women personas



STARTERS

Ambitious & Idealistic

Starters are often young women setting out on their career paths with energy. They have strong aspirations to advance in their careers and even start successful businesses. They're breaking traditional gender expectations by seeking more financial independence than older women in their communities. Currently, they rely on caregivers they live with, which limits their control over decisions. However, they are determined to overcome these challenges and reshape norms.



INDEPENDENTS

Proactive & Industrious

Independents actively pursue skill enrichment, through digital tools and social networks for growth. Despite engaging in low-paying informal jobs, they attain financial autonomy and serve as sole providers for their children. Lacking assistance in childcare and household chores, their capacity to enhance both livelihoods and agency is limited. Their aspirations center on securing improved employment and more lucrative enterprises, affording them greater command over their time and circumstances.



TRADITIONALISTS

Conservative & Familial

Rooted in tradition, Traditionalists are primarily older rural women, married with several children. They uphold conventional gender roles, valuing men as breadwinners and women as nurturing homemakers. They rely on their spouses and relatives for financial support and engage in unstable income-generating activities to meet personal and familial needs. Their aspirations center on seeing their children gain meaningful employment, providing care during the later years of life.



MATRIARCHS

Enterprising & Resilient

As the primary earners in their households, they manage multiple businesses to support their families. They actively explore low-risk business opportunities to supplement their sources of income. While achieving financial independence and holding significant provider roles, they share decision-making responsibilities with their husbands. Their ambitions center around business growth and venturing into higher-risk opportunities once their children complete their education and possess larger financial reserves.



REFORMISTS

Progressive & Informed

Reformists share decision-making and household responsibilities with their spouses, who are often allies in women's economic empowerment. Currently engaged in active income-generating pursuits, they strive to elevate family earnings and financial security. Their aspirations include achieving financial autonomy, establishing thriving businesses, accumulating assets, and gaining greater family time control.



RESURGENTS

Adaptable & Curious

Initially homemakers when their children were young, these women transition to serial entrepreneurship with family financial support as their kids mature. They prioritize discretionary spending for themselves and their children, while their husbands handle essential family expenses. Paid assistance for household tasks provides them the freedom to concentrate on their businesses, spot new opportunities, and stay receptive to skill-building opportunities.



STARTERS

Ambitious & Idealistic

Starters are **often young women setting out on their career paths** with energy. They have strong aspirations to advance in their careers and even start successful businesses. They're **breaking traditional gender expectations by seeking more financial independence** than older women in their communities. **Currently, they rely on caregivers they live with, which limits their control over decisions.** However, they are determined to overcome these challenges and reshape norms.

Starters



Starters

Age: 18 - 25 years

Location: Peri-urban and urban areas

Marital status: Single; no children

Education level: Tertiary education

Digital literacy: Digitally savvy

"I wanted to study Agriculture but was instead enrolled for IT. Once I started coding I gained interest. I now mostly look for jobs online using Upwork and Freelancer. I've heard many web developers find jobs there."

Meet Nancy

At 23 years old, Nancy holds an Information Technology diploma. Her initial dream of studying Nursing was hampered by unattained grades, prompting her parents to suggest Information Technology. She has grown fond of the field over time and now aspires to become a software programmer. Presently living with her parents in Meru Town, Nancy has completed multiple internships, primarily in IT support roles. While these experiences allowed her to gain experience, she also faced instances of harassment from recruiters and supervisors who express preference for male workers. Nancy is using online job search platforms to secure formal positions in established organizations, aiming for stability and a supportive work environment.

BEHAVIORAL PROFILE

SKILL BUILDING

Have higher education levels. Most have tertiary level education and actively seek out new information



FINANCIAL DEPENDENCE

Highly dependent on family members and relatives for school fees & upkeep



DOMESTIC RESPONSIBILITIES

Believe that domestic responsibility should be shared among family members



DIGITAL USE

Have high digital access & literacy. Use smartphones for social media, entertainment, upskilling, job search



LIVELIHOOD SITUATION

Majority are searching for employment opportunities while taking up casual jobs and internships to grow their work experience



SAVINGS ABILITY

Financially dependent on their caregivers which limits their capacity to save



AGENCY PROFILE

CAN

Believe in their capacity to improve their agency and livelihoods but are constrained by their dependence on caregivers



ACT

Have lower control over their decisions as they depend on their caregivers for finances and information



RESIST

Initially conform to caregivers ideals but later on refuse to engage and go on to pursue their passions without the knowledge of parents



1. EDUCATION & TRAINING

Many starters feel **entrapped within their current paths** due to the constraints of the **educational system**, **a reliance on familial guidance and financial aid** and limited financial resources that hinder pursuit of preferred courses. They are using digital platforms like YouTube and TikTok to enhance their knowledge.

2. LIVELIHOOD EXPERIENCE

Many starters are **actively seeking job opportunities** through diverse channels, with **friends' referrals being their most trusted source**. These starters often share accounts of **encountering gender-based discrimination** both throughout the recruitment process and during their internships.

3. FINANCIAL BEHAVIOUR

Starters **often rely on financial assistance from their caregivers** and relatives to cover expenses related to their education and personal well-being. Unfortunately, this reliance on external support **often leads to infrequent savings habits and a lack of financial autonomy**.

4. HOUSEHOLD DYNAMICS

In spite of growing up in environments where women traditionally shoulder the bulk of household responsibilities, Starters **hold the conviction that these chores should be a collective obligation** shared among all family members, particularly in households where both partners are engaged in employment.

5. SUPPORT SYSTEMS

Starters **often rely on caregivers and older siblings to provide financial support and direction in honing skills** and selecting career paths. However, the outcomes of this reliance can vary significantly based on the caregiver's exposure and educational background.

DATA POINTS FROM SURVEY:

- 80% report depending on others for financial support
- 48% are unsatisfied with the level of job security
- 67% interviewed prefer learning skills through digital and technology-based platforms



INDEPENDENTS

Proactive & Industrious

Independents **actively pursue skill enrichment**, through digital tools and social networks for growth. Despite engaging in low-paying informal jobs, they **attain financial autonomy and serve as sole providers for their children**. Lacking assistance in childcare and household chores, their capacity to enhance both livelihoods and agency is limited. Their **aspirations center on securing improved employment and more lucrative enterprises**, affording them greater command over their time and circumstances.

Independents



Independents

Age: 26-40 years

Location: Rural

Marital status: Single with children

Education level: Most secondary some tertiary

Digital literacy: Moderately savvy

"I have early morning shifts and work late into the night. The male customers can get rowdy when drunk and harass me but there's nothing I can do. I just have to compose myself because I need the job."

Meet Anne

Anne is a 36-year-old single mother working as a waitress in a local restaurant. While grateful for the income, she struggles with challenges such as low pay and long hours, further compounded by harassment from male patrons. Fearful of losing tips and her sole source of income, she bears this silently. With minimal childcare support, Anne relies on willing neighbors for assistance during late-night shifts, but aspires to afford paid childcare which will give her more flexibility to work. Struggling to juggle work, parenting, and household tasks, Anne harbors a dream to launch a successful business to gain more financial freedom and relief from the dual pressures of home and work.

BEHAVIORAL PROFILE

SKILL BUILDING

Many learn skills on the job and some leverage digital tools to learn additional skills



FINANCIAL DEPENDENCE

Take care of their financial responsibilities alone, with little to no support



DOMESTIC RESPONSIBILITIES

Mostly takes care of domestic responsibilities alone given lack of support



AGENCY PROFILE

CAN

Are constrained by their difficulty in managing financial and household duties by themselves



RESIST

They have defied norms and backlash and proceeded to single-handedly raise and support children with little to no support



DIGITAL USE

Use smartphones to facilitate their work and to learn new skills through social media and occasionally watch TV shows.



LIVELIHOOD SITUATION

Many are working while looking for better income opportunities



SAVINGS ABILITY

Limited savings, as they struggle to make ends meet and cater for their children.



1. EDUCATION & TRAINING

Many independents **prioritize skill expansion** for increased earnings and improved livelihoods, **often re-entering education for relevant studies or learning from peers and digital platforms** to enhance livelihood prospects.

2. LIVELIHOOD EXPERIENCE

Independents often switch jobs due to challenges at work such as **income instability, lack of benefits including paid time off, sexual harassment and disrespect due to biases** about education level and job type. They actively focus on seeking job security, higher income, and better conditions.

3. FINANCIAL BEHAVIOUR

Independents **solely manage their own and their children's needs** through diverse financial strategies, **often relying on mobile platforms and informal savings collectives like "Chamas" and SACCOs for rapid loans** to cover household expenses, with limited savings available for their aspirations

4. HOUSEHOLD DYNAMICS

Independents **bear the entire burden** of household responsibilities, **impacting their work, income, and job security**. Their current coping involves early wake-ups, late nights, and using off days for chores, but they aim for better-paying jobs to enable them to afford paid care.

5. SUPPORT SYSTEMS

Independents **utilize available support systems** to integrate household responsibilities and childcare with their livelihood pursuits, **relying on unpaid help from family, friends, and neighbors, or paid care options such as local daycares**

DATA POINTS FROM SURVEY:

- 62% would like to run businesses
- 51% prefer mobile loans and 39% prefer loans from chamas
- 78% are willing to invest effort in mastering technologies that align with their personal or professional interests



TRADITIONALISTS

Conservative & Familial

Rooted in tradition, Traditionalists are primarily older rural women, married with several children. They **uphold conventional gender roles, valuing men as breadwinners and women as nurturing homemakers**. They rely on their spouses and relatives for financial support and **engage in unstable income-generating activities** to meet personal and familial needs. Their **aspirations center on seeing their children gain meaningful employment**, providing care during the later years of life.

Traditionalists



Traditionalists

Age: 40+ years

Location: Rural

Family status: Married with children

Education level: Secondary education

Digital literacy: Moderately savvy

"I depended on mzee for everything but life became difficult when the children went to high school. You need things for yourself as a woman - a dress, soap, oil - so I looked for casual jobs to get some income."

Meet Helen

Helen is a 47-year-old and lives with her husband and children aged 18, 20, and 25. When her eldest daughter entered secondary school, the family struggled to provide even the basics, like clothing. Seeking guidance, Helen turned to her chama, where a friend introduced her to the owner of a local cereal shop. This job opportunity helped her meet her personal expenses and earn the respect of her husband and neighbors. While she highly values these positive changes, Helen's core focus remains on her household responsibilities, in which she finds deep satisfaction and pride. She aspires to see her children educated and looks ahead to the time when her children will, in turn, provide financial assistance.

BEHAVIORAL PROFILE

SKILL BUILDING

Traditionalists seek out opportunities to build their skills from peers and social groups, to cope with changing dynamics



FINANCIAL DEPENDENCE

Moderately dependent on spouses but contribute to expenses occasionally



DOMESTIC RESPONSIBILITIES

Believe that domestic responsibility are primarily for women



AGENCY PROFILE

CAN

Experimentation with work has built their self confidence over time but they still seek out external validation when making decisions around their livelihood choices



RESIST

Mostly conform to societal expectations of women and do not defy power structures



DIGITAL USE

Use smartphones to communicate with relatives, customers and colleagues, and watch news and soaps on TV.



LIVELIHOOD SITUATION

Majority are running small businesses out of necessity to support personal needs



SAVINGS ABILITY

Save little amounts consistently through informal financial institutions



1. EDUCATION & TRAINING

Traditionalists often complete **basic formal education** due to challenges like **early pregnancies and financial constraints**, relying on **on-the-job training and informal learning** to enhance skills while **prioritizing resources for their children's education** to ensure their future stability.

2. LIVELIHOOD EXPERIENCE

Traditionalists primarily operate small family-financed businesses or chama-funded ventures, **initiated out of necessity to cover personal expenses and support their children's needs**. This enhances their status in the community and influence in their household.

3. FINANCIAL BEHAVIOUR

Traditionalists mainly use informal savings groups like chamas to manage finances, cover household needs, and pursue goals, **benefiting from regular savings habits, accessible credit, and emotional support**. They also **assert financial agency by covering "smaller" expenses** in their households.

4. HOUSEHOLD DYNAMICS

Traditionalists **adhere to strict gender roles**, viewing women as responsible for childcare and domestic tasks while men provide financially. **These roles shape their decision-making process** within the household, **often deferring to husbands' choices** due to cultural and religious beliefs about men's authority.

5. SUPPORT SYSTEMS

Traditionalists **utilize relationships within informal savings groups and religious communities** as avenues to **access information, enhance businesses, and receive caregiving assistance**, with regular gatherings providing **psychological and problem-solving support**.

DATA POINTS FROM SURVEY:

- **68%** have some primary school education or have completed primary school
- **33%** report feeling demeaned at their workplace because of their role



MATRIARCHS

Enterprising & Resilient

As the **primary earners in their households**, they manage multiple businesses to support their families. They **actively explore low-risk business opportunities to supplement their sources of income**. While achieving financial independence and holding significant provider roles, they share decision-making responsibilities with their husbands. Their **ambitions center around business growth and venturing into higher-risk opportunities** once their children complete their education and possess larger financial reserves.

Matriarchs



Matriarchs

Age: 33 - 50 years

Location: Rural

Marital status: Married with children

Education level: Secondary education

Digital use: Moderately savvy

“My husband doesn’t have a stable job, so I quit my job to start a business to improve our income. I would like to open a hotel business but I am not saving much because I’m paying my children’s school fees.”

Meet Winnie

Winnie is 45 and lives with her husband and their three children, aged 12, 18, and 23. Following her secondary education, she secured a job at a salon, where she utilized the hair plaiting skills she had acquired from her neighbor when she was young. As her eldest daughter entered high school, her husband experienced layoffs and shifted between various casual jobs. Taking on the role of the primary breadwinner, Winnie faced challenges in providing for her family due to the salon’s low and irregular wages. To overcome this hurdle, she launched her own salon, using both her and her husband’s savings. She is eager to learn from peers and vocational institutions to stabilise her salon business and expand into other ventures. Winnie aspires to own property to build a house and multiple shops.

BEHAVIORAL PROFILE

SKILL BUILDING

Many learn business skills from experience and leverage their network to learn additional skills



FINANCIAL DEPENDENCE

Take care of most of their households’ finances, with some support from their spouses



DOMESTIC RESPONSIBILITIES

Many will accept support from family members, some don’t receive support



AGENCY PROFILE

CAN

Are constrained by their financial responsibilities in their household and their livelihood activities



RESIST

Are the main breadwinners in their households and manage household finances and duties



DIGITAL USE

Communicate with their suppliers and customers, advertise on Whatsapp, and occasionally watch TV



LIVELIHOOD SITUATION

Many are operating multiple businesses to increase income streams that would enable them to achieve their financial responsibilities



SAVINGS ABILITY

Save consistently in chamas to fulfill household financial needs and grow business



ACT

Have high control over their decisions, as they play a central role in the household decision-making process



1. EDUCATION & TRAINING

Matriarchs **utilize foundational education skills and additional training** to excel in their livelihoods, **combining basic education** skills like numeracy and communication **with external upskilling opportunities** within community initiatives to enhance business acumen and diversify income sources.

2. LIVELIHOOD EXPERIENCE

Matriarchs **engage in multiple small business ventures** to diversify their income sources and enhance their capacity to support their families. They **explore low-risk business opportunities** as a means to enter new markets and **expand their business expertise** while minimizing potential risks.

3. FINANCIAL BEHAVIOUR

Matriarchs often struggle to provide sufficient household support and resort to **obtaining loans from various sources to finance their business or address unexpected family emergencies**. They often **defer personal aspirations due to financial responsibilities**, especially when supporting school-going children.

4. HOUSEHOLD DYNAMICS

Matriarchs **carry significant household responsibilities, often taking the lead role due to their position as primary providers**, while participating in collaborative decision-making with their husbands in both financial and familial matters.

5. SUPPORT SYSTEMS

Matriarchs rely on the aid of family members, relatives, and neighbors for household and caregiving assistance, while they **turn to women's groups for business advisory, access to markets, networking and credit access**.

DATA POINTS FROM SURVEY

- 54% did not have any other livelihood activity before their current activity
- 59% save with chamas, while another 14% save with SACCOS
- 54% had borrowed loans from their chamas
- 90% reported their income activity had enabled them to gain more respect from their spouse



REFORMISTS *influencer. change maker*

Progressive & Informed

Reformists share **decision-making** and household responsibilities with their **spouses, who are often allies** in women's economic empowerment. Currently engaged in active income-generating pursuits, **they strive to elevate family earnings and financial security**. Their aspirations include achieving financial autonomy, establishing thriving businesses, accumulating assets, and gaining greater family time control.

Reformists



Reformists

Age: 26-40 years

Location: Peri-urban

Marital status: Married with children

Education level: Tertiary education

Digital use: Digitally savvy

"I want to complete a Masters degree in Education focusing on psychology and special needs. This will really give me an upper hand at work and not to sound bad, but they are also paid very well."

Meet Doreen

Doreen is 32 year-old woman living with her husband and 2 children, aged 7 and 9. She works as a teacher in a local school and runs a clothing business. She holds great esteem for her work, her business ventures, and her family life. Striving to harmonize these aspects, she actively engages her family members, including her husband, children, and occasionally her mother-in-law, in household responsibilities. Doreen considers both she and her husband responsible for the financial well-being of their family and both aim to reach consensus regarding family decisions. She aspires to rise through the ranks in her job and eventually transition to running her business full-time and grow it by setting up stores across her county. She also plans to develop the land she acquired with the support of her husband to create an additional source of passive income.

BEHAVIORAL PROFILE

SKILL BUILDING

Reformists proactively seek out opportunities to build their skills from formal institutions, peers and digital media.



FINANCIAL DEPENDENCE

Moderately independent, share financial decision-making with spouses



DOMESTIC RESPONSIBILITIES

Share domestic responsibilities with their spouses whenever possible but take up the majority of chores



AGENCY PROFILE

CAN

Reformists believe that they have the capacity to make decisions that would enable them to achieve their aspirations. They face littler resistance from support systems



RESIST

Bargain with their husbands to reach consensus and have strong social support to tackle backlash



DIGITAL USE

Have high digital access & literacy. Use smartphones to upskill, seek jobs, manage businesses and for entertainment



LIVELIHOOD SITUATION

Majority are running small businesses or are in employment while actively seeking higher-paying opportunities



SAVINGS ABILITY

Save towards aspirations consistently through various financial institutions



1. EDUCATION & TRAINING

Reformists **often have tertiary education** and excel in diverse pursuits, **utilizing their expertise to improve businesses and careers**. They **prioritize continuous education** for income growth and varied career paths while also enhancing family dynamics and decision-making through their broadened perspectives.

2. LIVELIHOOD EXPERIENCE

Reformists **pursue varied livelihoods like small businesses and formal employment** to raise family income and achieve financial stability. They **prioritize achieving a harmonious balance between their families and careers**, recognizing the importance of family support and shared responsibilities for their success.

3. FINANCIAL BEHAVIOUR

Reformists **prioritize savings, using banks and mobile money for convenient tracking and SACCOs for specialized goals like land acquisition**. They allocate funds to varied objectives such as emergencies, education, business, and land investment.

4. HOUSEHOLD DYNAMICS

Reformists **share household tasks, receiving help from spouses as needed**, working towards balanced responsibilities, and **prioritize mutual decision-making** in both financial and family matters.

5. SUPPORT SYSTEMS

Reformists **leverage community connections, family support, and paid caregiving** to effectively balance family and livelihood duties, with **peer referrals aiding job opportunities and business connections**, and household responsibilities shared among family members or out-sourced.

DATA POINTS FROM SURVEY

- **31%** report feeling dissatisfied with their work experience as women
- **60%** feel frustrated with their current job due to low pay (33%), harassment at work (10%) and a harsh work environment (10%)



Resurgents

Supported & Curious

Initially homemakers when their children were young, these women **transition to serial entrepreneurship with family financial support as their kids mature**. They **prioritize discretionary spending for themselves and their children**, while their husbands handle essential family expenses. **Paid assistance for household tasks provides them the freedom to concentrate on their businesses, spot new opportunities**, and stay receptive to skill-building opportunities.

Resurgents



Resurgents

Age: 26-35 years

Location: Peri-urban

Marital status: Married with children

Education level: Tertiary education

Digital use: Digitally savvy

“I like that I can now keep myself busy instead of staying in the house all day. It’s also helped me socially as I now interact with many people in my business. I would now like to learn how to manage my money. I do a lot of impulse buying so don’t have much in savings.”

Meet Mary:

Mary is 28, she’s married and has 3 children. She holds a diploma in social science and was seeking a job as a social worker after college. During her job search, she became pregnant, and decided to stay at home and care for her baby. She continued to stay at home for her second and third children. As her three children entered secondary school, she started looking for an activity to keep her busy and generate income. She then opened a cereal business, capitalizing on the support of her husband and brother. The income she generates from the business covers her discretionary expenses, as her husband typically covers most of the household expenses.

BEHAVIORAL PROFILE

SKILL BUILDING

Interested in skillbuilding opportunities to advance their business, especially in money and business management.



FINANCIAL DEPENDENCE

Basic needs are covered by their husband although income from business cover these expenses.



DOMESTIC RESPONSIBILITIES

Share domestic responsibilities with their spouses or leverage paid labour but take up chores like cooking for her husband



AGENCY PROFILE

CAN

Have the ability to pursue their desired goals in business, employment, or education due to their steady stream of income.



RESIST

Mostly adhere to their husbands’ expectations of their role and do not defy them.



DIGITAL USE

Have high digital access & literacy. Use smartphones for learn new skills and for entertainment



LIVELIHOOD SITUATION

Has steady income from employment or business, which she engages in once children join formal schooling to keep busy



SAVINGS ABILITY

Lack knowledge on personal financial management and struggle with impulse buying but want to increase savings habits.



ACT

They have a say in decision-making in their household but husbands have ultimate control



1. EDUCATION & TRAINING

After obtaining tertiary education and facing challenges securing stable employment, most Resurgents opt to prioritize childcare upon starting families, while simultaneously **engaging in skills development through digital platforms to enhance childcare and homemaking skills and intermittently earn income.**

2. LIVELIHOOD EXPERIENCE

As their children enter formal education, Resurgents pursue income generating activities **to remain occupied and meet personal and some familial expenses.** They **leverage proven successful business ideas,** supported by family members, but encounter difficulties in managing personal and business finances.

3. FINANCIAL BEHAVIOUR

Resurgents **face challenges adequately saving to meet their livelihood goals,** despite their income sources and reduced household financial responsibilities. They struggle with irregular savings patterns, expressing a need to improve financial management skills to enhance their investment in personal aspirations.

4. HOUSEHOLD DYNAMICS

Resurgents **receive paid support with household responsibilities** and do not consider them a hindrance to their livelihood activities. They **actively participate in the family's decision-making process** and **leave the final word to their husbands** in case of disagreement over family decisions.

5. SUPPORT SYSTEMS

Resurgents benefit from various types of support from their network. They receive **financial support** from their husbands, siblings, and parents and **support on household chores** from domestic workers. This support **allows them to invest time and money** in the success of their livelihood activities.

DATA POINTS FROM SURVEY:

- 48% depend on others for financial support
- 47% use chamas to save and 37% use banks
- 78% prioritize learning from experienced individuals or mentors to develop their skills.