Make This Matter

AI, Equity & Nigeria's Choice.

October 2026

Left to itself, AI gets built first for the people and institutions most able to pay, not those who need it the most.

Nigeria is experiencing rapid momentum in artificial intelligence adoption. According to the 2025 Oxford Government AI Readiness Index, the nation advanced 31 spots in just two years.

But the market is not the whole story.

90%

or more of the data used to train early AI models comes from English-language sources.

60%

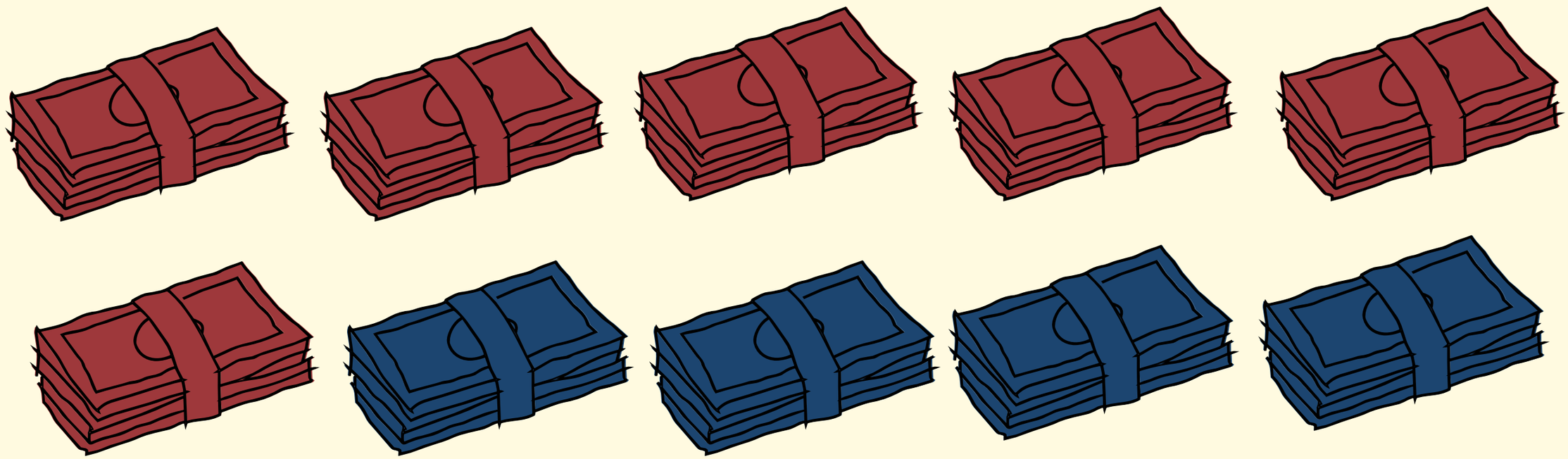
error rates persist in Yoruba, while leading AI speech recognition systems achieve below 6% in English.

Every month, the leading models get sharper for the people already using them, in the languages and contexts they were trained on.

The next 12 to 18 months will decide whether AI is built for Nigerians or just sold to them. Building AI that works for Nigerians is within reach now. But it takes a deliberate choice by government, funders, companies and Nigerian innovators to measure success by what AI does for the people with the most to gain.

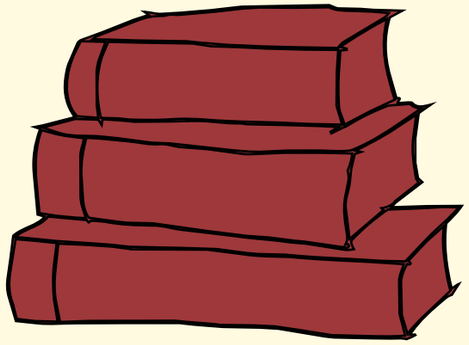
Where inequalities persist

Across healthcare, agriculture, education, financial services, and digital public infrastructure, Nigerian innovators are increasingly applying AI to solve complex, locally relevant challenges. However, there are opportunity gaps between the poorest and richest Nigerians.

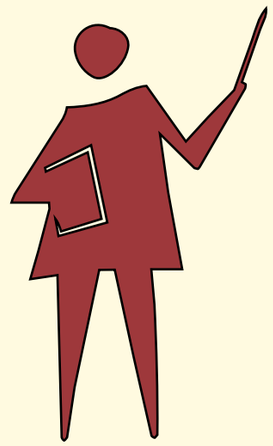


6 in 10 Nigerians live in multidimensional poverty or severe hardship.

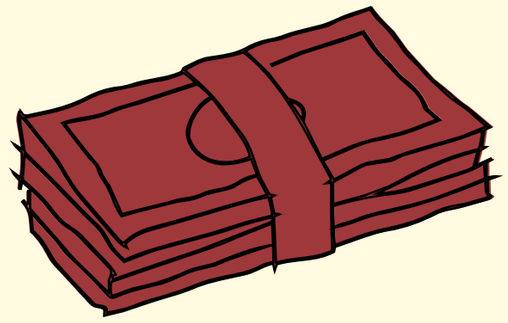
Nigeria faces a profound educational gap.



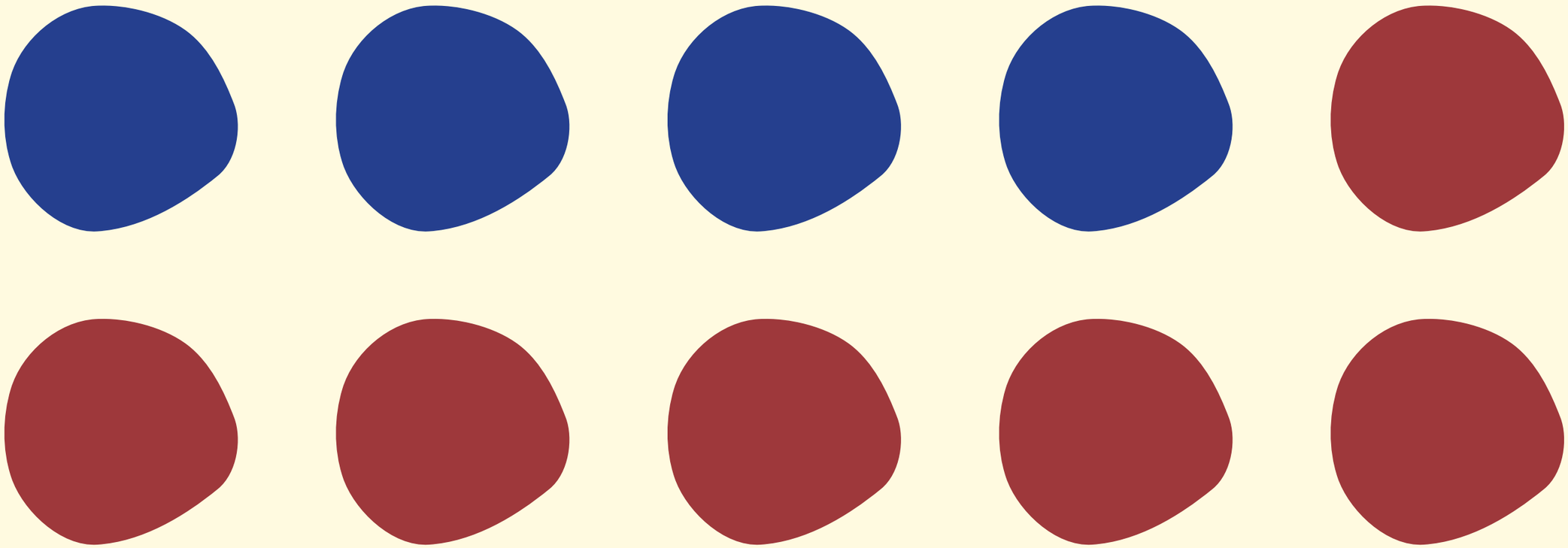
7 in 10 Nigerian children between the ages of 7 and 14 cannot demonstrate basic reading proficiency.



1 teacher per 100 students across varying grade levels.



4 to 6 years are lagging behind in high-income nations.

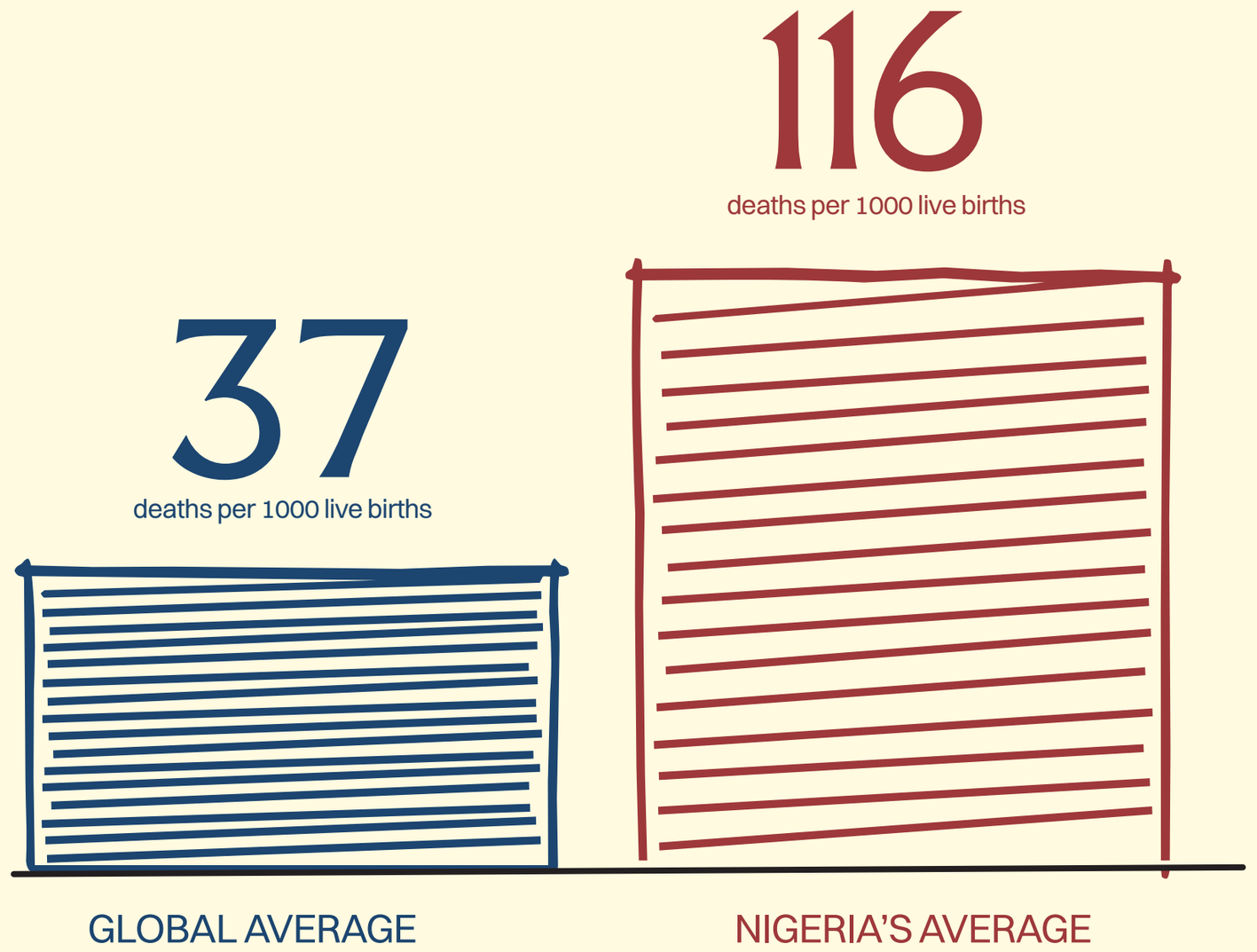


4 out of 10 children are affected by stunting.

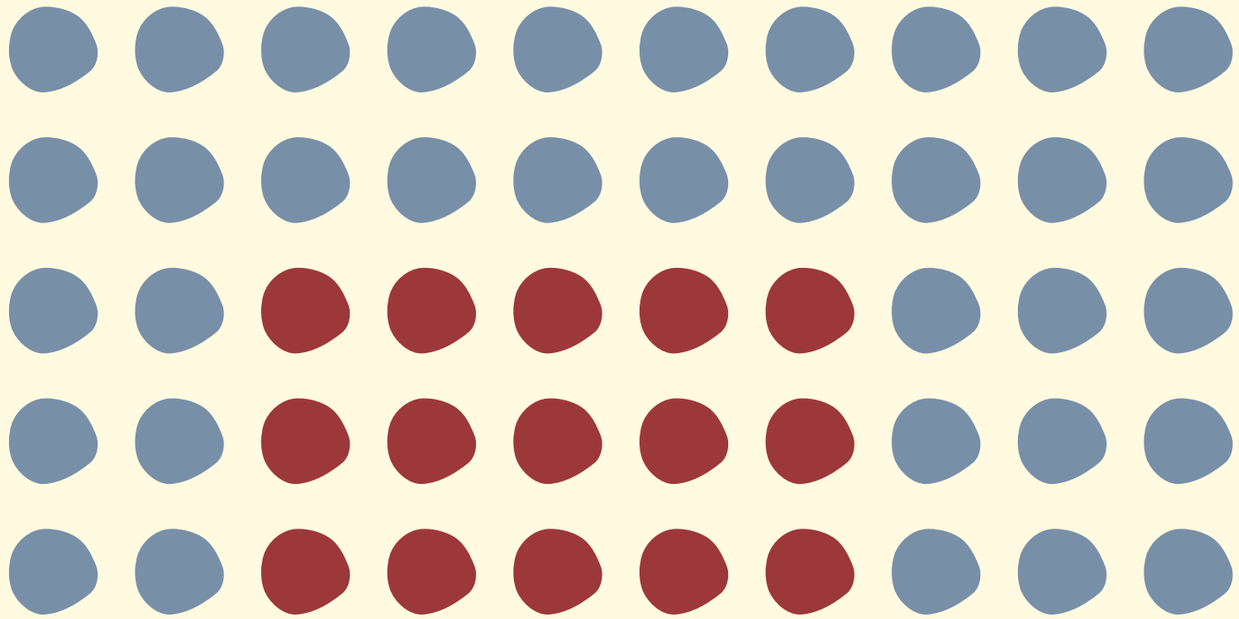
Approximately 40% of children under five in Nigeria are affected by stunting due to chronic malnutrition, representing roughly 11 million children and the second-highest stunting burden in the world.

More Children under five die in Nigeria than anywhere else in the world.

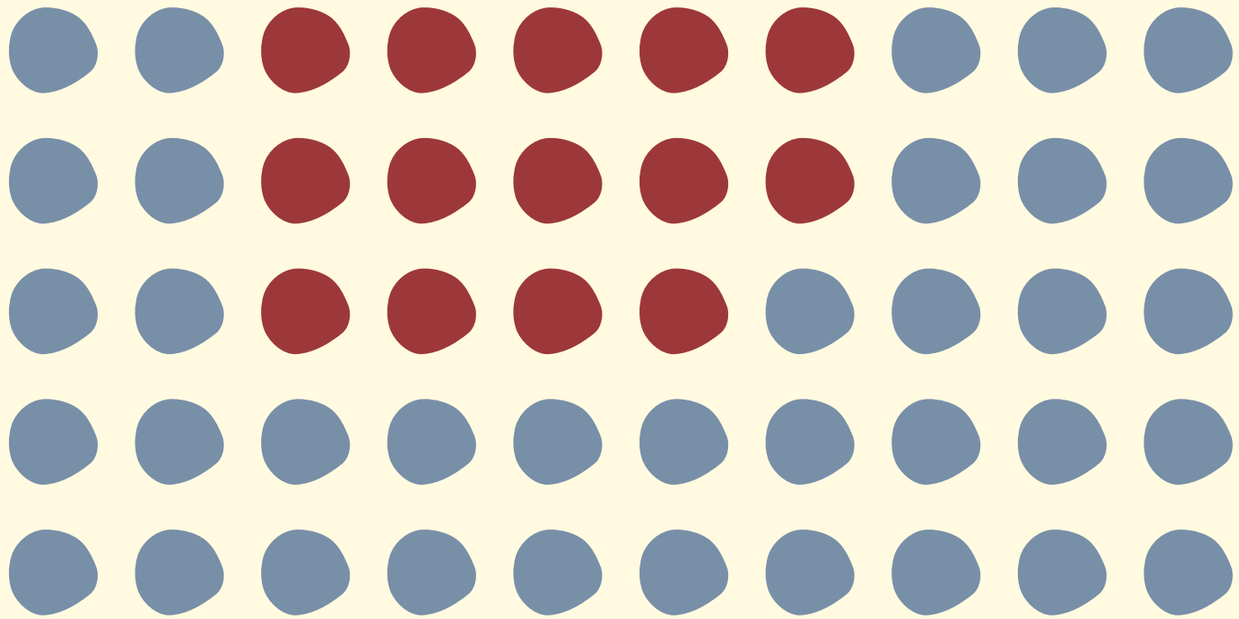
With 28.5% of all maternal deaths worldwide occurring within its borders, Nigeria bears the highest total burden globally.



28.5% of all maternal deaths worldwide occur in Nigeria, ranking it first globally for absolute maternal deaths.



576 deaths for every 100,000 live births



Nigeria has roughly 1 doctor for every 2,500 people.

In high-income countries, it is one for every 200.
For millions of families, the nearest trained health worker is a pharmacist, nurse, a midwife or a community health worker carrying the load of an entire clinic.



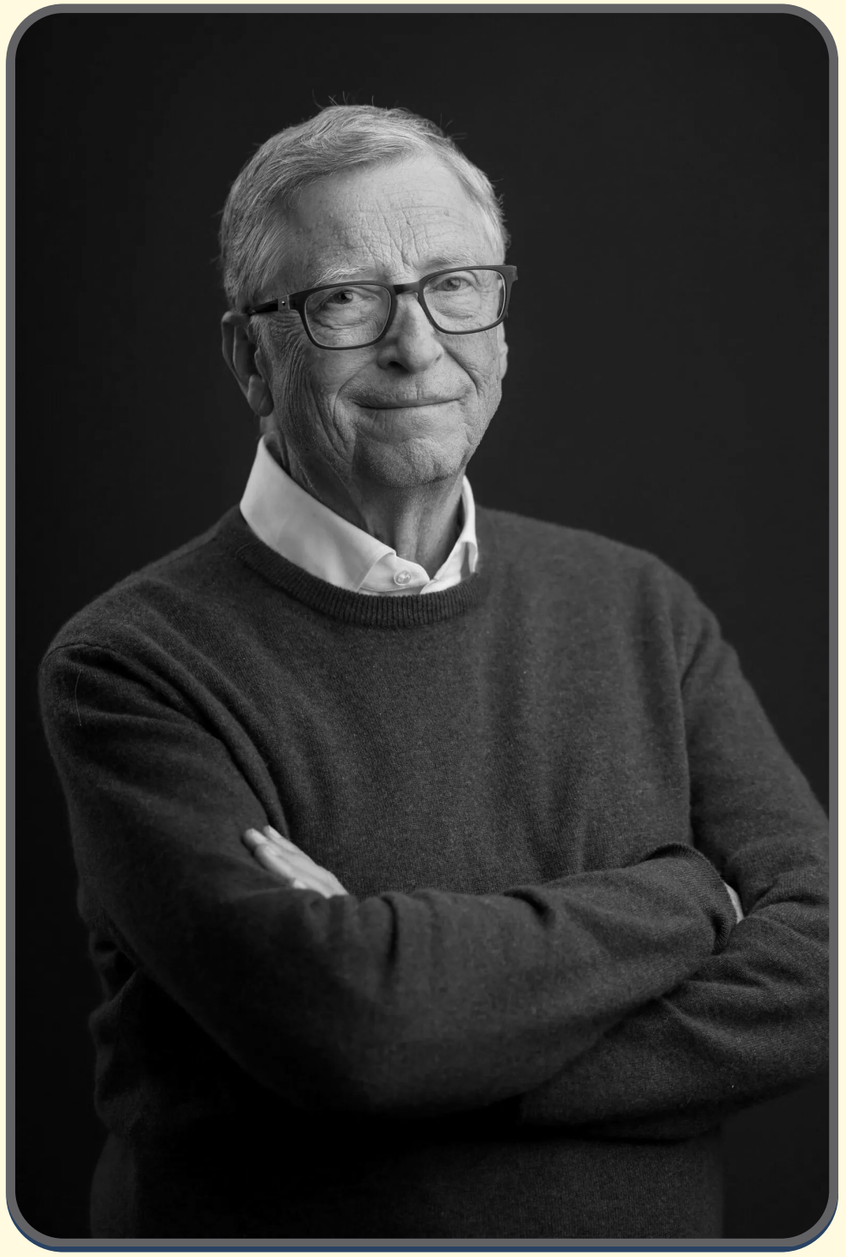
One bad farming season can cost a Nigerian family everything.



Between 2013 and 2019, Nigerian smallholders' agricultural income roughly halved. Around 35% of Nigeria's land is affected by desertification or erosion, and post-harvest losses can reach up to 50%.

“I believe human ingenuity should never be replaced. But there are only so many doctors, teachers, and advisors in the world, and they simply can’t reach everyone who needs support when they need it.”

– Bill Gates, Chair, Gates Foundation

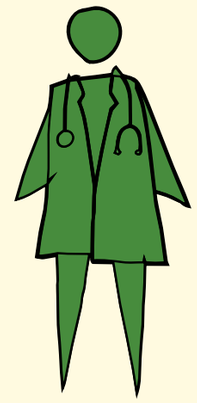


Where AI Can Make Equity Possible

Deploying AI to assist frontline workers serves as a critical force multiplier. While expanding the workforce of doctors, educators, and agricultural extension agents remains essential, training alone cannot resolve shortage gaps quickly enough.

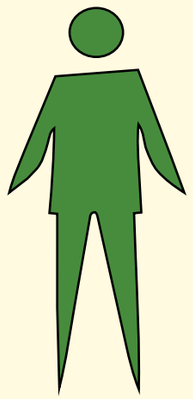
Multiply the people Nigeria already has.

Nigeria will not train its way out of its shortages fast enough. AI that supports frontline workers is a force multiplier.



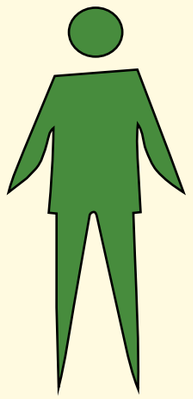
Health worker + AI triage

Sends each patient to the right door first time.



Midwife + AI ultrasound

Spots a risky pregnancy early, without a specialist.



Extension agent + AI advice

Reaches farmers in their own language.



Teacher + AI lesson tools

Gets planning hours back for teaching.

What is working now

Across Health, Agriculture and Education, Nigerian innovators are building AI that starts from Nigerian data, Nigerian languages and Nigerian realities.

Health

MamAI(Health Multiplier)

The Nigeria Maternal Health Multiplier deploys AI-enabled mobile tools to help frontline health workers and pregnant women automatically screen for, identify, and triage early pregnancy complications.

Kem Ai (MDoc)

An AI health coach trained on local clinical guidance. Helps chronic-disease patients track vitals and replies in Pidgin.

Myltura

Combines an AI-driven medical assistant with an integrated fintech framework to offer African patients instant medical financing alongside virtual doctor consultations and home-based lab testing.

RxAll

AI-powered handheld spectrometer to authenticate prescription drugs instantly, providing a secure digital marketplace that ensures pharmacies and patients only receive non-counterfeit, high-quality medications

Healthtracka (Lola AI)

An AI-driven WhatsApp chatbot designed by Healthtracka to assist young women in monitoring their menstrual and ovulation cycles.

Agriculture

Zenvus

AI-powered cameras and sensors read crop health to catch drought stress, pests and disease early.

Cold Hubs

Satellite-driven advisory and solar cold storage that helps smallholders track shelf life and prices.

Rural Farmers Hub

300+ hubs and over 10 million hectares analysed, turning soil and climate data into advice farmers can act on.

Kitovu

AI and remote sensing for personalised farm advice, crop health audits and exact fertiliser and seed recommendations.

Education

Schoola (Curri AI)

An assistant that writes lesson notes, curriculum -aligned plans and assessments in under two minutes, with a school-controlled dashboard.

Naija Teacher AI (GMind AI)

Implemented by the Teachers Registration Council of Nigeria (TRCN) and GMind AI to equip 1.5 million licensed Nigerian teachers with mobile-friendly, offline-first AI tools for lesson planning, assessments, and digital training.

AREAi (Afara.ai)

An AI-powered mobile teaching assistant accessible via WhatsApp and Telegram that helps under-resourced African teachers instantly generate curriculum-aligned lesson plans, classroom activities, and local-language assessments to simplify teaching in low-connectivity rural classrooms.

How to Make AI Equitable for Nigeria

1. Work in every language Nigerians speak

Nigeria has more than 500 languages. We know that leading AI systems get Yoruba speech wrong more than 60% of the time.

What it takes: Investment in open Nigerian language datasets and in testing AI against how Nigerians actually speak, including dialects, accents and slang.

2. Ground AI in Nigerian data and Nigerian realities

A tool built for a commercial farm in Iowa does not have context about soil porosity in Benue or Kano's markets.

What it takes: Nigerian datasets built and governed in Nigeria, under the country's data protection law, with clear rules on who can use them and on what terms.

3. Invest in People and Access

Nigeria needs Nigerians who can build, test, adapt and hold AI to account: engineers and data scientists, but also doctors, agronomists and teachers who understand

What it takes: Pathways into AI skills, public and philanthropic funding for compute and connectivity, and commitments from AI companies to make their models available on fair terms.

Leaders Shaping AI for Equity in Nigeria

SHAPERS



Bosun Tijani

Minister of Communications, Innovation and Digital Economy

Scaling AI across public sectors requires a shift from foreign technology consumption to sovereign domestic computing infrastructure. Honored on stage in New York as a global Goalkeeper driving this transformation. Dr. Bosun Tijani is leading the charge to ensure emerging tech serves public equity. Through initiatives like the National AI Strategy, the Nigeria AI Collective, and computing challenges like Scaling AI for Development (SAID), his ministry connects domestic engineering talent with the compute power and sovereign datasets needed to build local models tailored specifically to solve real-world problems in Nigerian health, agriculture, and education.



Toyin Akinniyi

Vice President for Africa, Luminate

Leading Luminate's portfolio across the continent, Toyin Akinniyi shapes people-centered digital futures by championing tech justice, inclusive digital rights, and safe democratic participation. Under her leadership, Luminate provided a $1.5 million backing to launch the Nigeria AI Collective inside the National Center for Artificial Intelligence and Robotics (NCAIR) to align local machine learning research with transparent public policy. A prominent advocate for equity in tech investments, she actively drives national conversations on AI ethics while ensuring that emerging edtech and health tools expand opportunities for marginalized youth and women rather than widening systemic gaps.



Uche Amaonwu

Director, Gates Foundation, Nigeria Country Office

Uche Amaonwu leads the foundation's strategic efforts to transition Nigeria's technology landscape from passive consumption to sovereign, localized creation. He led the operational deployment of the $7.5 million Nigeria AI Scaling Hub (NAISH) alongside the Ministry of Communications, Innovation & Digital Economy to embed machine learning directly into national healthcare, agriculture, and education. Furthermore, he spearheads the milestone Nigeria Maternal Health Multiplier initiative alongside the MTN Group Foundation. This project leverages AI-enabled handheld ultrasound devices and mobile workflows to allow frontline healthcare workers to easily screen and flag pregnancy complications across 500 facilities – providing localized clinical guidance directly in regional languages.

SHAPERS



Kashifu Inuwa Abdullahi

CEO, NITDA

Deploying technical solutions effectively across low-resource areas requires strict safety guardrails and robust regulatory infrastructure. Kashifu steers Nigeria's digital economy by implementing the Strategic Roadmap and Action Plan (SRAP 2.0). Under his direction, NITDA has deployed over 1,500 digital learning centers and decentralized innovation hubs to push technical infrastructure directly into rural communities. To bridge the gap between rural populations and central governance, his administration utilizes custom artificial intelligence engines to ingest, analyze, and translate community-driven ideas from localized constituencies straight into actionable national policy blueprints.



Olayinka David -West

Dean and Professor of Information Systems

As Dean of Lagos Business School and Program Lead for the Sustainable and Inclusive Digital Financial Services (SIDFS) initiative, she spearheads critical research on practical decision frameworks for AI deployment, digital data governance, and open finance in emerging markets. A trusted policy architect serving on the national implementation team for the Aso Accord on Economic and Financial Inclusion, David-West actively bridges public policy with private sector innovation—ensuring that localized AI models and digital infrastructure directly empower micro-enterprises, smallholder agricultural networks, and underserved communities rather than compounding existing digital divides.



Odunayo Sanya

Executive Director, MTN Nigeria Foundation

Maternal mortality remains one of Nigeria's most critical healthcare crises, largely driven by delays in detecting high-risk pregnancy complications at the primary care level. Odunayo leads the $25 million partnership between MTN Nigeria Foundation & Gates Foundation to deploy AI-enabled maternal health technology across the country. The initiative equips frontline healthcare workers and midwives at Primary Healthcare Centers (PHCs) with handheld, AI-powered ultrasound devices and digital workflows—enabling instant, offline-capable obstetric screenings in underserved communities without needing specialized radiologists on-site.

BUILDERS



Nneka Mobisson

CEO, MDoc

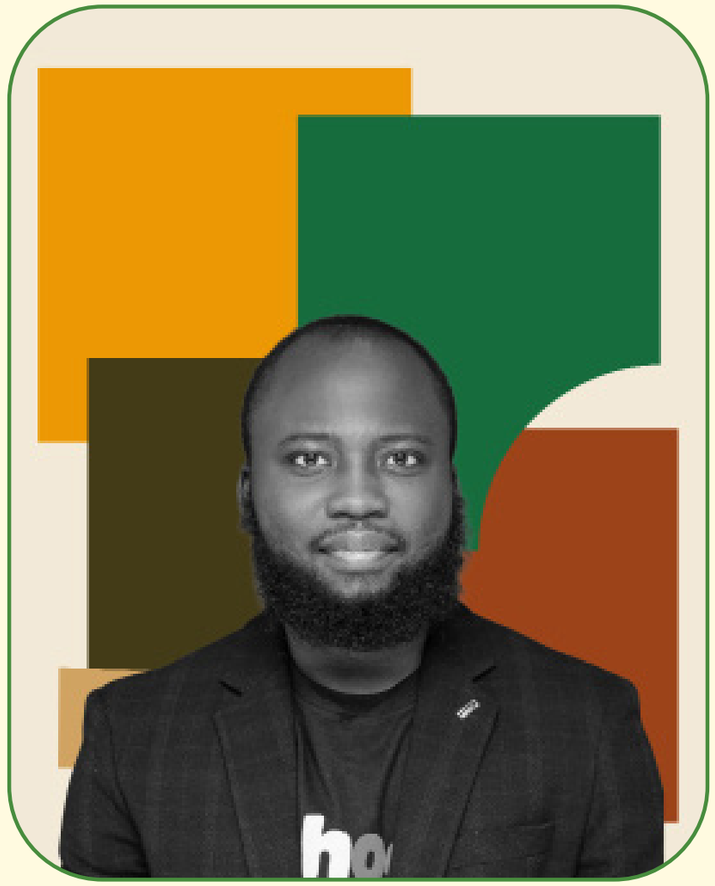
Driven by her personal experience with preventable stroke complications, Dr. Nneka Mobisson developed mDoc's Complete-Health platform and its proprietary AI chatbot, Kem. Kem leverages conversational large language models (LLMs) trained on structured local clinical logs, to deliver automated, empathetic, and culturally nuanced health coaching in both English and Nigerian Pidgin. The platform empowers patients to track vitals, safely manage chronic diseases like diabetes and hypertension, and access vital maternal health pathways.



Shina Arogundade

Co-founder and CEO, Myltura

Myltura integrates digital care with predictive insights. The platform features an AI assistant, Itura, which uses natural language processing to evaluate user symptoms, manage health data, and deliver personalized health analytics to help patients navigate early diagnoses before conditions escalate.



Abdullahi Bature Muhammad

Co-founder and CEO, Schoola

Nigerian teachers struggle under heavy administrative burdens. Abdullahi Bature created Curri AI under the Schoola ecosystem. The tool acts as an AI-powered assistant for educators, automating routine teaching workflows by auto-generating complete lesson plans, structural curricula, and relevant assessment questions.

BUILDERS



Ife Dare-Johnson

Founder, Healthtracka

For many Nigerians, getting a lab test means a day off work, a long trip or a long wait. Ife Dare-Johnson is taking the test to the patient instead. Healthtracka uses automated workflows and predictive analytics to run diagnostics outside the hospital, at scale.



Adebayo Alonge

Co-founder and CEO, RxAll

In Africa, counterfeit medication is a life-threatening crisis. Adebayo Alonge developed the RxScanner, a handheld AI-powered molecular sensor. The device utilizes machine learning algorithms to scan and authenticate the chemical composition of drugs instantly, helping pharmacies and patients verify medication quality on the spot.



Nnaemeka Ikegwuonu

Founder and CEO, Coldhubs

Beyond physical solar cold rooms, ColdHubs deploys its specialized digital app, Coldtivate. The app utilizes machine learning algorithms and “digital twin” technology to analyze data from cold rooms, allowing smallholders to accurately track the remaining shelf life of their stored fruits and vegetables while automating dynamic market price forecasting.

BUILDERS



Chinonso Fidelis Egemba

Cofounder, Awadoc

Awadoc is an AI-powered health tech platform designed to serve as the first point of medical contact for users, primarily across Africa. Utilizes an advanced AI medical knowledge engine alongside its WhatsApp health assistant, Noura.



Debola Ibiyode

Founder and Co-CEO, Carbon AI

As emerging markets face the dual challenge of climate vulnerability and exclusion from green finance, Debola Ibiyode created Carbon AI to bring transparency to sustainability data. The platform deploys domain-specific AI agents, fine-tuned machine learning models, and automated ESG analytics to assess environmental risks, verify carbon offset projects, and streamline compliance for African enterprises navigating global climate markets.



Dr. Abiodun Adereni

Founder & CEO, HelpMum

Dr. Abiodun Adereni leverages artificial intelligence and mobile technology to tackle maternal and infant mortality across underserved Nigerian communities. Under his leadership, HelpMum developed ADVISOR (Vaccination Tracker), an AI-driven optimization model built in collaboration with research partners to map low-coverage rural areas, predict missed immunizations and prenatal checkups, and deliver personalised, voice-based health reminders in local languages.

BUILDERS



Kemisola Bolarinwa

Founder, Nextwear Technologies (EwaDx)

Breast cancer detection in underserved regions is severely constrained by a lack of diagnostic equipment. Kemisola Bolarinwa, a robotics engineer, invented a smart bra that incorporates portable ultrasound hardware linked to a mobile app. The wearable device uses automated signal processing to identify early-stage breast tissue abnormalities and tumors within 30 minutes, giving women in remote communities an accessible screening alternative before symptoms worsen.



Ndubuisi Ekekwe

Founder, Zenvus

Smallholder farmers often operate without precise soil data. Ndubuisi Ekekwe built Zenvus to map environments using proprietary electronic sensors. The platform's cloud-based AI engine emulates biological pathways to process soil metrics and hyperspectral vegetation images, allowing algorithms to automatically detect early crop diseases, pests, and drought.



Gideon Seun Olanrewaju

Founder and CEO, AREAi

Across under-resourced African schools, teachers often lack the time and tools to prepare engaging, curriculum-aligned lessons. Gideon Seun Olanrewaju is building Area AI, a mobile teaching assistant that uses AI to help teachers generate lesson plans, classroom activities, and local-language assessments through WhatsApp and Telegram. By bringing practical teaching support to familiar messaging platforms, Area AI aims to make quality instructional resources more accessible, particularly in rural classrooms with limited internet connectivity.

BUILDERS



Gabriel Eze

Co-founder and COO, Rural Farmers Hub

With over 30 million Nigerian smallholder farmers lacking access to traditional soil testing laboratories and extension workers, Gabriel Eze built Capture under the Rural Farmers Hub ecosystem. The platform deploys proprietary AI algorithms and satellite remote sensing to process real-time geospatial data into predictive soil fertility profiles and pest advisories. Capture translates complex agronomic analytics into voice-first and SMS alerts in local languages, enabling offline, smallholder farmers to make precision farming decisions at less than $2 a season.



Jennie Nwokoye

Founder and CEO, Clafiya

For millions of Nigerians, navigating a fragmented healthcare system often means delayed diagnoses and long, costly trips to crowded clinics. Jennie Nwokoye developed Clafiya to decentralize primary care, integrating an AI care navigation assistant named ChiChi. ChiChi combines clinical intake protocols with machine learning algorithms to automate symptom intake, intelligently triage patients, and route care to vetted community health workers and nurses—reducing time-to-care by 40% across low-trust, low-access environments.



Tajudeen Yahaya

Co-Founder & CEO, Extension Africa

Tajudeen Yahaya leads the deployment of digital and AI-driven extension services designed to boost agricultural productivity and climate resilience for smallholder farmers across Nigeria and Sub-Saharan Africa. Under his leadership, Extension Africa leverages proprietary machine learning algorithms and predictive analytics to process field-level soil data, satellite imagery, and localized weather patterns into real-time agronomic advisory. By deploying voice-first AI agents and mobile workflows operating directly in native regional languages (including Hausa, Yoruba, and Igbo), Yahaya's platform bridges extreme extension-worker shortages—allowing frontline agricultural agents and rural smallholders to optimize crop inputs, mitigate post-harvest losses, and increase yields without requiring high-bandwidth internet connectivity.

THINKERS



Bayo Adekanmbi

Founder, Data Science Nigeria

Data Science Nigeria builds local AI models and publishes foundational AI textbooks for African schools, so the next generation learns AI as something they build, not something they buy. In leading the production of the STANDARD AI Governance Assessment Platform, a web-based governance readiness tool that enables organizations to assess AI systems across eight dimensions-Systems, Transparency, Algorithms, Norms, Deployment, Accountability, Risk, and Data.



Chinasa Okolo

Computer Scientist & AI Strategist

An internationally recognized researcher, strategist, and policy advisor on AI governance and safety for the Global Majority. Her research examines how African governments can effectuate robust AI and data governance. At Cornell, Dr. Okolo's dissertation research incorporated ethnographic methods to understand how frontline healthcare workers in rural India perceive and value AI. Her work also examined how explainability can be best leveraged in AI-enabled technologies deployed throughout the Global Majority, with a focus on healthcare.



Folasade Ogunsola

Vice-Chancellor, University of Lagos

Under Folasade Ogunsola, UNILAG has launched an AI-focused University Innovation Pod, a hub for research and for training the people Nigeria will need. If AI is going to be built for Nigeria, much of it will start in rooms like this one.

THINKERS



Tejumade Afonja

Cofounder, AI Saturday Lagos & Director, TRI AI

Tejumade A launched AI Saturdays Lagos to democratize AI knowledge across Africa, bringing together AI enthusiasts, professionals, and individuals from diverse backgrounds to study, research, and build AI solutions. Her community-driven initiative has graduated eight cohorts, offering free classes to over 1,000 learners to study, research, and build real-world AI. She also leads pioneering research on foundational local datasets, including CHOWNET for Nigerian food and SautiDB for Nigerian-accented speech. Currently a doctoral researcher at CISPA, her academic work focuses on privacy-preserving synthetic data generation.



Wuraola Oyewusi

AI Researcher

Clinical natural language processing (NLP) and health data science models are traditionally built on Western datasets, leading to bias and accuracy drops when applied in Africa. Wuraola Oyewusi conducts machine learning research focused on structuring clinical data and training NLP models to decode unstructured localized patient text. Through her open-source projects, she creates baseline datasets to teach advanced AI concepts in local languages, expanding clinical machine learning applications across low-resource settings.



Success Ojo

Founder and CEO, GMind AI

Dr. Success Ojo is an AI strategist, EdTech innovator, and Co-Founder and CEO of GMind AI, an artificial intelligence platform built for African classrooms and low-bandwidth environments. The platform supports over 15 languages and local dialects, enabling students and teachers to learn in their native tongues. Recognized among the Aurora Tech Award's Top 100 Women-Led Startups, GMind AI partners with the Teacher Registration Council of Nigeria to deploy AI-powered educational tools nationwide.

This report is part of a global effort.

The 2026 Goalkeepers Report, **Make This Matter: AI, Equity, and the Choice We Can't Delay**, written by Bill Gates, Chair, Gate Foundation lays out what the world needs to do to ensure AI reaches the people who need it most.
Read it at: goalkeepers.gatesfoundation.org/report/2026-report/

REFERENCES

Multidimensional Poverty

An estimated 133 million to 150 million people in Nigeria live in multidimensional poverty or severe hardship, while roughly 126 million fall below the national poverty line. In 2022, 72% of rural residents were multidimensionally poor compared to the 42% of urban residents.

UN Trade and Development. Deconstructing poverty and inequality in Nigeria. UNCTAD, 2026. https://unctad.org/publication/deconstructing-poverty-and-inequality-nigeria

Education

About 73% of Nigerian children between the ages of 7 and 14 cannot demonstrate basic reading proficiency. Classrooms are overcrowded with ratios reaching 1 teacher per 100 students across varying grade levels resulting in many pupils being in school without actively learning, limiting the quality of education. Nigeria faces a profound educational gap, lagging 4 to 6 years behind high-income nations, compared to a 3-year average gap across the rest of Sub-Saharan Africa.

UNICEF for every child. Immediate action needed to protect Nigeria's children and schools. UNICEF, 2024. https://www.unicef.org/nigeria/press-releases/immediate-action-needed-protect-nigerias-children-and-schools

Adedokun, T. Despite over N57.16bn investment, Nigeria is yet to attain 100% qualified teachers in primary schools. International Centre for Investigative Reporting (ICIR), 2023. https://www.icirnigeria.org/despite-over-n57-16bn-investment-nigeria-yet-to-attain-100-qualified-teachers-in-primary-schools/

Child Stunting and Malnutrition

The first 1,000 days of a child's life offers a critical window of opportunity to prevent undernutrition. Approximately 40% of children under five in Nigeria are affected by stunting due to chronic malnutrition, representing roughly 11 million children and the second-highest stunting burden in the world.

UNICEF for every child. Nutrition. UNICEF, 2019. https://www.unicef.org/nigeria/nutrition

AI Readiness Index 2025

Leading AI index assesses 195 governments worldwide by their capacity. https://oxfordinsights.com/ai-readiness/government-ai-readiness-index-2025/

Under-5 Mortality

Nigeria has the highest under-five mortality rate in the world, with ~116 deaths per 1,000 live births.
UNICEF for every child. NGA - UNICEF Data. UNICEF, 2024. https://data.unicef.org/country/nga/

Maternal Mortality

Nigeria contributes 10% of global deaths for pregnant mothers. With 28.5% of all maternal deaths worldwide occurring within its borders, Nigeria bears the highest total burden globally. Nigeria's maternal mortality ratio stands at 576 deaths per 100,000 live births.
UNICEF for every child. Situation of women and children in Nigeria. UNICEF, 2020. https://www.unicef.org/nigeria/situation-women-and-children-nigeria
IHME: https://www.healthdata.org/news-events/newsroom/ news-releases/global-maternal-deaths-fell-240000-2023-more-100-countries-still

Doctor Shortages

Nigeria has roughly 1 doctor for every 2,500 people. For millions of families, the nearest trained health worker is a pharmacist, nurse, a midwife or a community health worker carrying the load of an entire clinic.
World Bank Open Data. Physicians (per 1,000 people) - Nigeria | Data. https://data.worldbank.org/indicator/SH.MED.PHYS.ZS?locations=NG

Food Insecurity

Between 2013 and 2019, Nigerian smallholders' agricultural income roughly halved. For a farming household, one bad decision on what to plant, when to spray or when to sell can cost a season's income and food.
Gates Foundation Goalkeepers. 2026 Goalkeepers Report. Goalkeepers. https://goalkeepers.gatesfoundation.org/report/2026-report/

