KENYA CLIMATE VENTURES KCV | AISA 2026 ACCELERATING CLIMATE ADAPTATION FINANCE

ADAPTATION INVESTMENT SUMMIT FOR AFRICA 2026

Accelerating Climate Adaptation Finance and innovation for a Resilient Future

Session Title:

Inclusive Finance for Climate Adaptation

Convened by:

ShEquity Partners | Altree Capital | Micro Enterprise Support Programme Trust (MESPT) | M-Kyala Capital

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Session 6: Concept Note

Session Title	**Inclusive Finance for Climate Adaptation**
Duration	90 minutes
Session Room	Victoria 3
Theme	Gender-lens Climate Adaptation Investing
Convener(s)	• ShEquity Partners • Altree Capital • Micro Enterprise Support Programme Trust (MESPT) • M-Kyala Capital
Brief	Exploring how inclusive finance can strengthen climate resilience by expanding access to capital, markets, and opportunity.
Overview	Africa faces a widening climate adaptation financing gap despite contributing the least to global emissions. Within this gap lies a significant but underleveraged opportunity: women entrepreneurs, who are central to agriculture, food systems, and community resilience, remain systematically excluded from climate finance. This session makes the case that gender-responsive and inclusive finance is essential to scaling effective, resilient, and investable climate adaptation solutions across Africa.
Speakers	• Jenni Chamberlain, Founder & CEO, Altree Capital • Pauline Koelbl, Founder & CEO, ShEquity Partners • Carolyne Kirabo, Founder & Managing Partner, M-kyala Capital • Doreen Kinoti, Programme Manager, MESPT • Margaret Komen, Founder & CEO, Mace Foods • Mbula Musau, Founder, Utake Coffee • Jonathan Bamber, Co-founder - Sweetunda • Benson Njiru, Managing Partner & CFO, ShEquity Partners • Sammuel Njuguna, Investment Analyst, Altree Capital
Participants	This session is designed for capital allocators, fund managers, development finance institutions, policymakers, and ecosystem actors committed to moving beyond rhetoric to scale inclusive, gender-responsive climate adaptation finance in Africa.

1. Executive Summary

Africa contributes the least to global greenhouse gas emissions, yet bears a disproportionate share of the impacts of climate change. Adaptation needs across the continent are estimated at tens of billions of dollars annually, while the financing gap continues to widen. Climate change is no longer a future threat, it is a present reality devastating agricultural productivity, water availability, and livelihoods across Kenya and the wider African region. Embedded within this challenge is a deeper structural inequity: women who form the backbone of African agriculture, food systems, water management, and community resilience remain significantly underserved by climate finance.

The financing gap is particularly acute for young women, women with disabilities, rural women, and other marginalized groups who often face multiple and intersecting forms of exclusion. These groups frequently lack access to productive assets such as land, livestock, equipment, technology, and collateral, limiting their ability to invest in climate adaptation measures and access formal financial services. Their participation in agricultural and food systems is often concentrated in production-level activities and informal segments of value chains, where returns are lowest, labour demands are highest, and exposure to climate risks is greatest. Despite their critical contribution to food security and community resilience, they remain underrepresented in higher-value market opportunities, enterprise ownership, leadership, and investment decision-making processes.

This plenary will make the case that inclusive finance, grounded in a gender lens and broader principles of social inclusion, is not a niche concern or compliance requirement, but a strategic imperative for effective adaptation, capital efficiency, and long-term resilience. Growing evidence demonstrates that adaptation investments designed with and for women, particularly those facing multiple and intersecting forms of exclusion, generate stronger development outcomes, reduce portfolio risk, and deliver more durable resilience at the household, enterprise, and community levels. Yet despite this evidence, the financial instruments, investment mandates, and project pipelines needed to channel capital toward women-led and women-benefiting adaptation initiatives remain critically underdeveloped across much of Africa. Addressing this gap is not peripheral, it is central to building a climate finance ecosystem that is both inclusive and effective in delivering resilience for those who need it most.

Bringing together capital allocators, fund managers, financial institutions, enterprises, development partners, and policymakers, the session will move beyond rhetoric to practical action. It will highlight successful models, examine the structural barriers that continue to constrain gender-responsive adaptation finance, and explore scalable, investable pathways for directing more capital toward women and underserved groups as agents of climate resilience. Attention will be given to approaches that expand access to existing climate financing opportunities, expand access to productive assets, strengthen participation in higher-value segments of climate-resilient value chains, and unlock equitable access to finance, technology, markets, and leadership opportunities.
The session is designed not only to foster dialogue but also to catalyze commitments, partnerships, and concrete actions that position gender-responsive and inclusive financing at the heart of Africa's climate adaptation and investment agenda.

2. Session Goal

The overarching goals of the session are to:

- Position gender-responsive and inclusive financing as a strategic lever for accelerating effective climate adaptation and resilience across Africa.
- Build shared conviction among capital allocators that inclusive adaptation investment is commercially sound, risk-reducing, and capable of delivering stronger resilience outcomes.
- Catalyze new partnerships, financing mechanisms, and commitments that channel capital toward women-led, women-benefiting, and socially inclusive adaptation solutions.
- Identify and address barriers limiting women's and marginalized groups' access to climate finance, productive assets, markets, technology, and decision-making.
- Highlight scalable financing and business models that enable women and marginalized groups to participate in higher-value opportunities across climate-resilient value chains.

3. Session Objectives

- **Make the investment case.** Demonstrate, through evidence and practitioner experience, why gender-responsive adaptation finance enhances returns, lowers risk and strengthens resilience outcomes.
- **Diagnose the bottlenecks.** Identify the structural, regulatory and market barriers that prevent capital from reaching women-led and gender-responsive adaptation enterprises at scale.
- **Showcase what works.** Surface replicable instruments, fund structures, blended-finance models and enterprise approaches already delivering gender-responsive adaptation results.
- **Align the ecosystem.** Build common language and shared metrics across investors, DFIs, fund managers and policymakers on what credible gender-responsive adaptation finance looks like.
- **Mobilize action.** Generate concrete next steps, partnerships and commitments that participants can carry forward beyond the Summit.

4. Session Outputs & Outcomes

Expected Outputs

- Action-oriented recommendations for improving access to climate adaptation finance for women-led and inclusive enterprises across Africa.
- A network of investors, fund managers, financial institutions, enterprises, and ecosystem actors committed to advancing inclusive adaptation finance beyond the Summit.
- Documented examples of financing structures, investment approaches, and capital pathways that successfully combine adaptation outcomes with gender and social inclusion objectives.

Expected Outcomes

- Greater understanding among investors and capital providers of the business case for gender-responsive and inclusive adaptation investing.
- Increased collaboration between fund managers, capital allocators, financial institutions, and ecosystem actors to develop investable pipelines and financing solutions.
- New commitments and follow-up initiatives aimed at increasing capital flows toward women-led and inclusive climate adaptation enterprises.

5. Session Agenda

Time	**Segment**	**Lead**
1600-1610 *10min*	Opening remarks and live audience polls	Moderator: Carolyne
1610-1630 *20min*	Framing conversation with panelists	Moderator: Carolyne
1630-1710 *40min*	Roundtable discussion with audience participation	
1710-1725 *15min*	Action-oriented discussion	Moderator: Carolyne
1725-1730 *5min*	Closing commitments and next steps	Moderator: Carolyne

6. Session Participant Details

Speaker/Panelist

Moderator (M-Kyala Capital)
- Role in Session: Moderating the discussion and connecting perspectives across investors, enterprises, and ecosystem actors.

Speaker 1 Fund Manager Perspective (ShEquity)
- Role in Session: How gender lens investing intersects with climate adaptation and enterprise growth, and leveraging blended finance to unlock access to mainstream climate finance.

Speaker 2 Fund Manager Perspective (Altree Capital)
- Role in Session: Experiences financing climate-resilient businesses and the realities of mobilizing adaptation capital.

Speaker 3 Ecosystem / Capital Mobilization Perspective (MESPT)
- Role in Session: Barriers and opportunities for expanding access to climate finance and inclusive financing mechanisms.

Speaker 4 SME Perspective (Mace Foods)
- Role in Session: Enterprise perspective on climate adaptation, building resilience within agricultural value chains, and the realities of accessing finance to scale adaptation solutions.

Speaker 4 SME Perspective (Utake Coffee)
- Role in Session: Enterprise perspective on climate adaptation, building resilience within agricultural value chains, and the realities of accessing finance to scale adaptation solutions.

Speaker 6 Male Ally (Sweetunda)
- Role in Session: Perspectives on how investors, institutions, and ecosystem allies can help unlock greater flows of capital toward inclusive climate adaptation.

7. Session Questions

PART 1: Panel Discussion (20min)

Panel Participants: Pauline (ShEquity), Jenni (Altree), Doreen (MESPT), Margaret (Mace), Jonathan (Sweetunda), Carolyn (M-kyala)

Question 1: The Challenge

Where is the biggest disconnect between the climate finance available and the needs of women-led businesses and entrepreneurs working on the front lines of adaptation?

Question 2: What Is Working?

What financing models, partnerships, or ecosystem supports are proving most effective in helping women and underserved groups build resilience and access higher-value opportunities within climate-resilient value chains?

Question 3: What Happens Next?

What role can investors, institutions, and ecosystem allies play in expanding access to climate adaptation finance for women and underserved entrepreneurs?

PART 2: Roundtable Discussions (40min)
Leads: Benson (ShEquity), Sam (Altree), Mbula (Utake), *Notetakers: 1 per group from remaining speakers*
Prompts (10min for each prompt, then feedback round)

- How do we move beyond gender-lens capital and unlock larger pools of adaptation and climate finance for women-led and inclusive businesses?
- What financing mechanisms are most needed to help women-led adaptation businesses become investment-ready and absorb larger amounts of capital?
- Who is missing from the table today, and what role should they play in scaling inclusive climate adaptation finance?
- What is already working? Share an example of an innovative financing model, partnership, or business approach that is successfully advancing inclusive climate adaptation and resilience.

PART 3: Action-oriented Discussion (15min)

Final Poll: What should happen after this session?

- Ongoing community of practice
- Investor working group
- Climate finance matchmaking platform
- Knowledge sharing network
- Joint advocacy agenda
- No further engagement needed

Final Commitment Question: What is one action your organization could take in the next 12 months to increase capital flows toward inclusive climate adaptation?

Audience Questions (Polls)

Opening Poll 1: What is the biggest barrier preventing more capital from reaching women-led adaptation businesses?

- Limited pipeline of investment-ready businesses
- Lack of suitable financing instruments
- Investor risk perceptions
- Limited access to markets and value chains
- Lack of technical assistance and ecosystem support
- Policy and regulatory barriers

Opening Poll 2: Which source of capital has the greatest untapped potential to support inclusive climate adaptation?

- Commercial banks
- Pension funds
- Climate finance facilities
- Carbon markets
- DFIs and development finance
- Private equity and venture capital

Poll 3 (Word Cloud) When you hear "inclusive adaptation finance," what is one word that comes to mind?

8. Technical Needs

Required

- Wireless handheld microphones OR Panel microphones for speakers
- Projector and screen
- Presentation slides (to be provided by session development team)
- Clicker
- Reliable Wi-Fi for audience polling
- Live polling platform (e.g., Mentimeter, Slido, Poll Everywhere)
- Additional roaming microphone for audience participation

Notes: The session includes live audience polling and an interactive fishbowl discussion. Audience participation tools should be available to capture real-time feedback and support engagement.

9. Room Configuration / Session Set-Up

Preferred Configuration:

Modified Roundtable

- Semi-circle or horseshoe seating facing the front
- Small central discussion area for fishbowl participants
- Initial panel seated at the front
- Audience members invited to join the central discussion area during the fishbowl portion
- Space for movement between audience seating and discussion area

Alternative (if space is limited):

Panel + Interactive Audience Format

- Traditional panel at front
- Audience in cabaret/roundtable seating
- Live polls throughout session

Audience participation via roaming microphones