



South-South Series: Empowering and Growing Women-led Business



UN Women - COLEAD South-South Series: Empowering and Growing Women-led Business

Session n°6: Climate-Resilient Business Models for Women Entrepreneurs

Wednesday 26 November 2025 – 14:00-16:00 UTC

[Online \(Zoom\)](#)

Live interpretation in English, French and Spanish

The collaboration between UN Women and COLEAD targets entrepreneurs in the African, Caribbean, and Pacific (ACP) countries and beyond. The South-South online series are tailored for women entrepreneurs and business leaders, aiming to foster collaboration and knowledge sharing, enhance business skills and market access, and promote networking.

1. Context

Climate change refers to long-term shifts in average weather patterns, including temperature, precipitation, and storm behavior, occurring over decades to centuries. While some variability is natural, the current trend of warming is largely driven by human activities such as burning fossil fuels, deforestation, and intensive agriculture, which increase greenhouse gas concentrations in the atmosphere¹. These changes are already resulting in more frequent and severe heatwaves, rising sea levels, melting ice sheets, shifting precipitation cycles, and stronger storms, affecting human systems by threatening water and food security, increasing disease burdens, degrading ecosystems, and damaging infrastructure.

Climate resilience is the capacity of social, economic, and ecological systems to anticipate, prepare for, respond to, and recover from the impacts of climate change. It involves adapting to new climate realities, absorbing shocks, and transforming when necessary, enabling communities to maintain or regain functionality. Building resilience requires reducing vulnerability, investing in infrastructure, strengthening institutions, and leveraging nature-based solutions to help systems “bounce forward” rather than merely bounce back².

In the Global South, climate change poses a disproportionate threat despite these regions contributing the least to global greenhouse gas emissions. Countries across Africa, Asia, Latin America, and the Pacific face intensifying droughts, floods, heatwaves, and storms that devastate livelihoods, food systems, and infrastructure, particularly in communities heavily reliant on agriculture and natural resources³. Limited financial resources, weaker institutions, and inadequate access to technology hinder adaptation and recovery from climate shocks. Consequently, building climate resilience in these regions is critical, not only through improved infrastructure and disaster preparedness but also through sustainable agriculture,

¹ NASA. [What is climate change?](#)

² Center for climate and energy solutions. 2019. [What is Climate Resilience, and Why Does it Matter?](#)

³ Ngcamu, B.S. 2023. [Climate change effects on vulnerable populations in the Global South: a systematic review.](#)

community-led adaptation, and equitable access to climate finance, ensuring that vulnerable populations can withstand and recover from the growing impacts of a changing climate.

Women, particularly in the Global South, are among those most affected by climate change due to existing gender inequalities and their central roles in securing food, water, and energy for households⁴. During droughts, floods, or crop failures, women often bear the burden of traveling longer distances for water, caring for family members, and finding alternative income sources, all while facing limited access to land rights, education, financial resources, and decision-making power. These structural barriers increase their vulnerability to climate shocks but also position them as key agents of resilience.

Supporting climate-resilient business models for women entrepreneurs is therefore essential for equitable and sustainable development. Women-led ventures, particularly in agriculture, renewable energy, crafts, and local services, are uniquely positioned to develop innovative solutions at the climate–gender nexus, reducing vulnerability while generating income. However, systemic barriers, including limited access to credit, markets, training, infrastructure, and legal rights, often constrain their ability to adopt resilient practices or recover from shocks. Direct investment in women’s capacity, through climate finance, training in sustainable methods, mentorship, market linkages, and enabling policies, can empower women as change agents and strengthen community resilience more broadly⁵.

2. Why is it important to support climate-resilient business models for women entrepreneurs?

In the Global South, supporting climate-resilient business models run by women entrepreneurs is both a moral imperative and a smart investment strategy.

Women are deeply embedded in many climate-sensitive value chains, including agriculture, water, energy, and local services. Because of their dual roles in household provisioning and community networks, they often gain first-hand insight into how climate shocks disrupt livelihoods, giving them practical, locally grounded knowledge to identify opportunities in mitigation, adaptation, and community resilience⁶. Research in sub-Saharan Africa shows that businesses led by women are more likely to adopt sustainable adaptation measures, such as diversifying income sources, switching crops, or investing in insurance, compared with male-led businesses⁷. This proximity to the challenge positions women entrepreneurs as key agents of resilience: they don’t just protect their enterprises but can help strengthen entire communities against climate risk.

Moreover, when women succeed in climate-resilient enterprise, the benefits ripple beyond individual firms. Studies indicate that women tend to reinvest more of their earnings into households and communities, supporting better livelihoods, health and education outcomes⁸. From an economic perspective, channeling resources into women-led green enterprises helps unlock innovation and market potential. Women entrepreneurs often develop business models and products that serve under-addressed needs (for instance solar solutions for rural women or climate-smart agriculture adapted to female-farmers’ conditions). A gender-lens in climate business is emerging as a driver of competitive advantage and sustainability.

⁴ UN Women. 2022. [In Focus: Climate action by, and for, women.](#)

⁵ ILO. 2025. [Guidance note on just transition and women’s entrepreneurship development.](#)

⁶ International Center for Research on Women. 2019. [Women’s Enterprises in a Changing Climate: Barriers and Opportunities.](#)

⁷ Down to Earth. 2025. [African women entrepreneurs are a smart bet for climate change investment: research shows why](#)

⁸ London School of Economics. [Women Entrepreneurs in Climate Change Adaptation \(The WECCA Project\).](#)



Additionally, women entrepreneurs consistently demonstrate stronger environmental, social, and governance (ESG) performance, higher climate-responsive innovation, and effective leadership, making them pivotal for climate-resilient business models⁹. Research shows that female CEOs and women-led firms adopt greener practices more proactively, invest in low-carbon innovations, and diversify value chains in sectors like energy and agriculture, reducing risks and increasing competitiveness¹⁰. Women's leadership strengths, such as collaborative problem-solving, adaptability, and community engagement, enable them to implement solutions that are both innovative and practical for local contexts.

Finally, from a financing and policy vantage point, there is growing recognition that closing the gender gap in climate-resilient enterprise is essential to achieving broader climate and development goals. Initiatives in Africa, Latin America and the Caribbean are beginning to channel “gender-responsive climate finance” explicitly toward women entrepreneurs¹¹. By doing so, they enable women to lead in adaptation and mitigation efforts while ensuring the benefits of the green transition are distributed equitably. Hence, supporting women entrepreneurs in climate-resilient business models is a way to amplify climate action, enhance social inclusion, and drive sustainable, local economic growth.

3. What are the challenges regarding climate-resilient business models for women entrepreneurs?

While the rationale for supporting women-led climate-resilient enterprises is compelling, the path to scaling such businesses is fraught with structural barriers, many of them gender-specific and particularly acute in Africa and the Caribbean.

Women entrepreneurs often operate in sectors most exposed to climate risk, such as smallholder agriculture and informal trade, yet they also face lower access to critical resources. Globally, women comprise 43% of the agricultural labor force, yet less than 20% hold land titles¹², meaning they often lack the collateral required to secure loans for climate adaptation or business growth. Also, research shows women business owners in sub-Saharan Africa typically have less access to finance, technology, markets and adaptation knowledge than their male counterparts.

Then, the nature of climate-resilient business models adds another layer of complexity: many of these ventures require higher upfront capital, longer-term returns, and access to newer technologies (e.g., solar irrigation, climate-smart seeds, circular waste systems). For women entrepreneurs this is compounded by limited access to venture capital, smaller ticket-sizes of credit, higher perceived risk and less collateral. For example, global data show only a very small share of climate-tech venture capital goes to women founders¹³.

Moreover, the enabling ecosystem is less favorable to women: networks, mentorships, business incubators, gender-aware financial instruments and gender-responsive policies remain underdeveloped in many low- and middle-income countries. The institutional inertia means that women-led climate ventures may struggle to navigate regulatory frameworks, secure green certification, access markets, or link up to supply chains.

⁹ European Investment Bank. 2022. [Support for female entrepreneurs](#).

¹⁰ Mansour, M. et al. 2024. [Female leadership and environmental innovation: do gender boards make a difference?](#)

¹¹ African Bank Development Group. 2025. [African Development Bank Showcases Gender-Responsive Climate Finance at Africa Climate Summit](#).

¹² FAO. 2017. [Gender and land statistics](#).

¹³ Women entrepreneurs finance initiative. 2024. [Women Climate Entrepreneurs](#).

Furthermore, in regions such as the Caribbean, Africa and SIDS (Small Island Developing States), the intersection of climate vulnerability, gender inequality and economic marginalization creates unique hurdles. Women may also carry disproportionate unpaid care burdens, limiting time and mobility for entrepreneurship, training or adaptation action. This invisible load reduces capacity to respond to new business demands or adapt to shifting climate realities.

Finally, data and finance flow misalignments persist: much of the climate finance goes into large-scale infrastructure and mitigation projects rather than small or women-led adaptation enterprises; few instruments are tailored for women climate entrepreneurs, particularly in the Global South¹⁴. Taken together, these factors underline why supporting women entrepreneurs in the climate-resilience space must go beyond generic “green business” support and instead address gender-specific barriers, craft enabling ecosystems, and channel targeted finance and technical assistance.

4. Way forward

Climate change disproportionately affects vulnerable communities in the Global South, particularly women, who face structural inequalities that amplify their exposure to climate shocks. Women are central to climate-sensitive value chains and their leadership can drive practical, locally grounded solutions. Supporting climate-resilient business models for women entrepreneurs is both a social and economic imperative: it strengthens community resilience, fosters innovation, improves ESG outcomes, and contributes to inclusive and sustainable growth. Yet, women entrepreneurs face significant barriers, including limited access to finance, technology, mentorship, and networks, as well as sectoral and institutional constraints, which hinder their ability to scale climate-responsive enterprises. Addressing these challenges is critical to unlocking the full potential of women-led climate action in the Global South.

Building climate-resilient business models for women entrepreneurs requires a multi-pronged approach¹⁵. First, gender-responsive financing is essential: providing access to grants, low-interest loans, and tailored climate finance instruments can help women overcome upfront capital barriers. Second, capacity-building and technical support, including training on climate-smart agriculture, renewable energy technologies, and sustainable production methods, equips women with the skills to innovate and adapt to climate risks. Third, strengthening enabling ecosystems through mentorship programs, business incubators, and networks facilitates knowledge exchange and fosters collaboration across sectors. Fourth, policy and institutional support, including legal recognition of land rights, simplified regulatory frameworks, and incentives for green enterprise, ensures that women entrepreneurs can operate and scale their businesses effectively. Fifth, promoting inter-regional collaboration across the Global South enables the sharing of best practices, access to new markets, and joint innovation, helping women entrepreneurs learn from each other’s successes and challenges. Finally, integrating community engagement and locally relevant innovation ensures that climate-resilient models address real needs and deliver tangible benefits to households and communities.

This session will be highly relevant for (women) entrepreneurs from the Global South seeking to strengthen their businesses. Participants will gain practical insights at the intersection of gender, entrepreneurship, and climate resilience, learn evidence-based strategies to grow and adapt their enterprises, and explore tools and approaches for building sustainable, climate-ready business models in Africa and the Caribbean. By highlighting both challenges and opportunities, the session will provide actionable guidance, foster peer learning, and inspire collaboration, helping women entrepreneurs scale their impact and contribute to more resilient and sustainable communities.

¹⁴ WUSC. 2022. [Towards a Gender Transformative Climate Finance Roadmap](#).

¹⁵ Gurung, J. 2023. [Scaling Gender and Climate Investment Opportunities](#).

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Agenda

Moderator: *Alonso Bobes, Program Associate, UN Women Caribbean*

14:00-14:10 Introduction to the session

14:10-14:20 Welcoming remarks:

- *Jeremy Knops, General Delegate, COLEAD*
- *Angela Davis, Program Specialist, UN Women MCO Caribbean*

14:20-15:30 Panel on experiences from women in building climate-resilient business models

- *Thokozani Amanda, Founder, Tac-Maz Sustainable Ventures, Malawi*
- *Sandra McLeish, CEO, Sankhard Co. Ltd. & Agro Cold Storage Limited, Jamaica*
- *Dr. Emem Aniekanabasi Alban, CEO, Emani Farms Giant Ltd, Nigeria*
- *Nisha Glasgow, Business Development Officer, Centre for Enterprise Development, Saint Vincent and the Grenadines*

15:30-15:50 Q&A

15:50-16:00 Way forward: *Nina Desanlis-Perrin, Project Officer, COLEAD*



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