

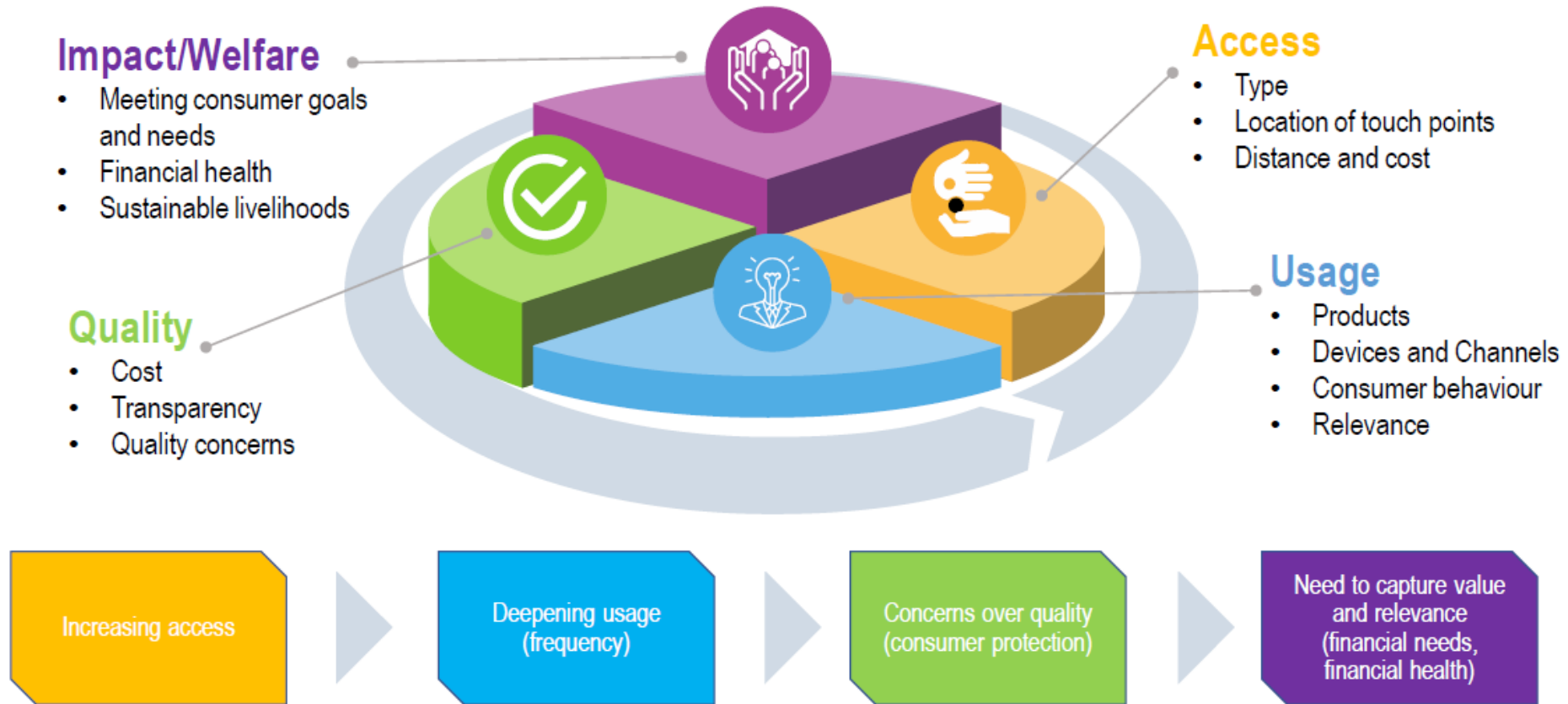


FinAccess 2024

Green Finance RoundTable: Panel 1
Tuesday, 2nd September 2025,
1100am to 1215pm
Radisson Blu, Upper Hill



- FinAccess, a nationally representative study done every 2/3 years since 2006 by
- CBK, KNBS, FSD Kenya, and most recently the financial sector regulators ...
- From 2024 it has a special module on climate finance – what solutions Kenyans have invested in, how financing these etc.



Some policies/actions informed by FinAccess over the years

Agency banking

- Regulations to support and expand the unequal distribution of access points in the country

Transparent disclosure of fees, charges, and terms

- Disclosure of fees, charges, and terms of financial products and services
- Driven by consumer protection concerns highlighted in surveys

Vision 2030 MTPs

- Financial inclusion targets pegged on survey-identified trends
- Surveys used as benchmarks for policy planning and monitoring

Impact of digital financial solutions on consumer behaviour

- Emerging irresponsible financial behaviours driven by digital innovations
- Disproportionate impact on vulnerable groups
- Irresponsible lending practices
 - Gambling and betting
- Unfair debt collection practices

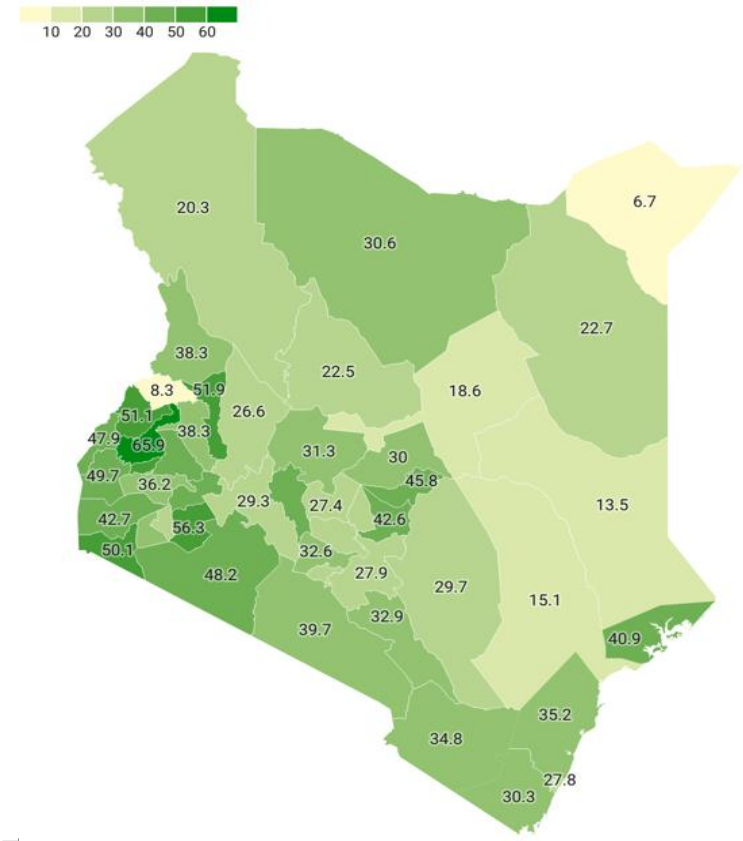
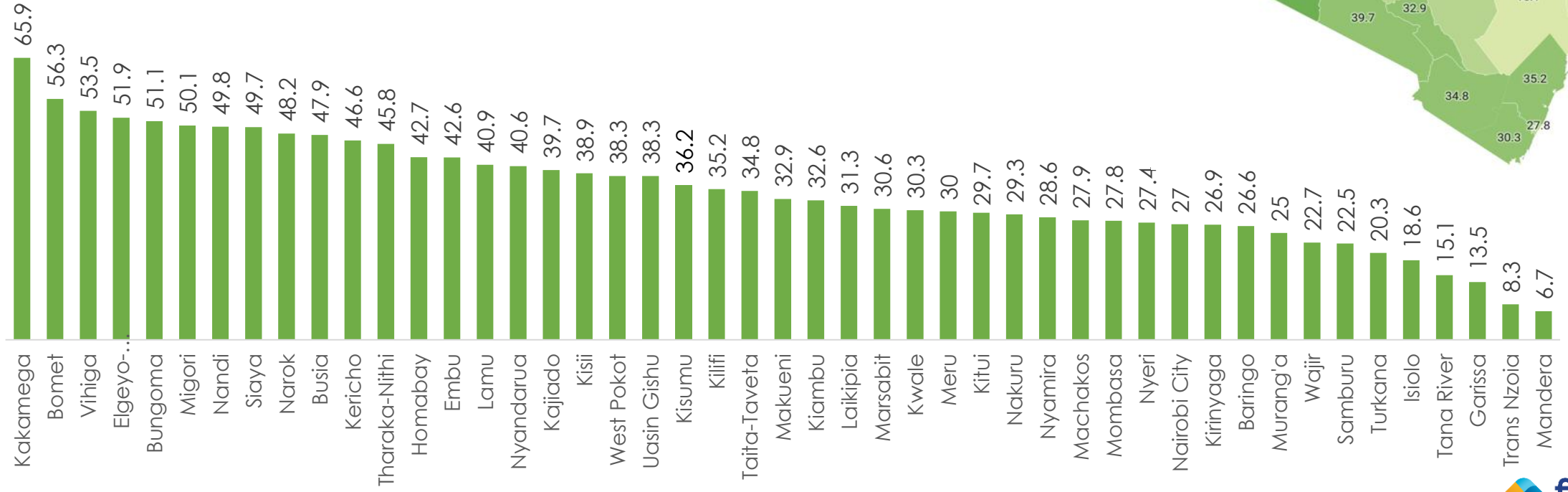
National Financial Inclusion Strategy (NFIS), 2025–2028

- Grounded in FinAccess 2024 Household Survey findings
- Positions *green finance* as a key pillar

Various innovations in the market

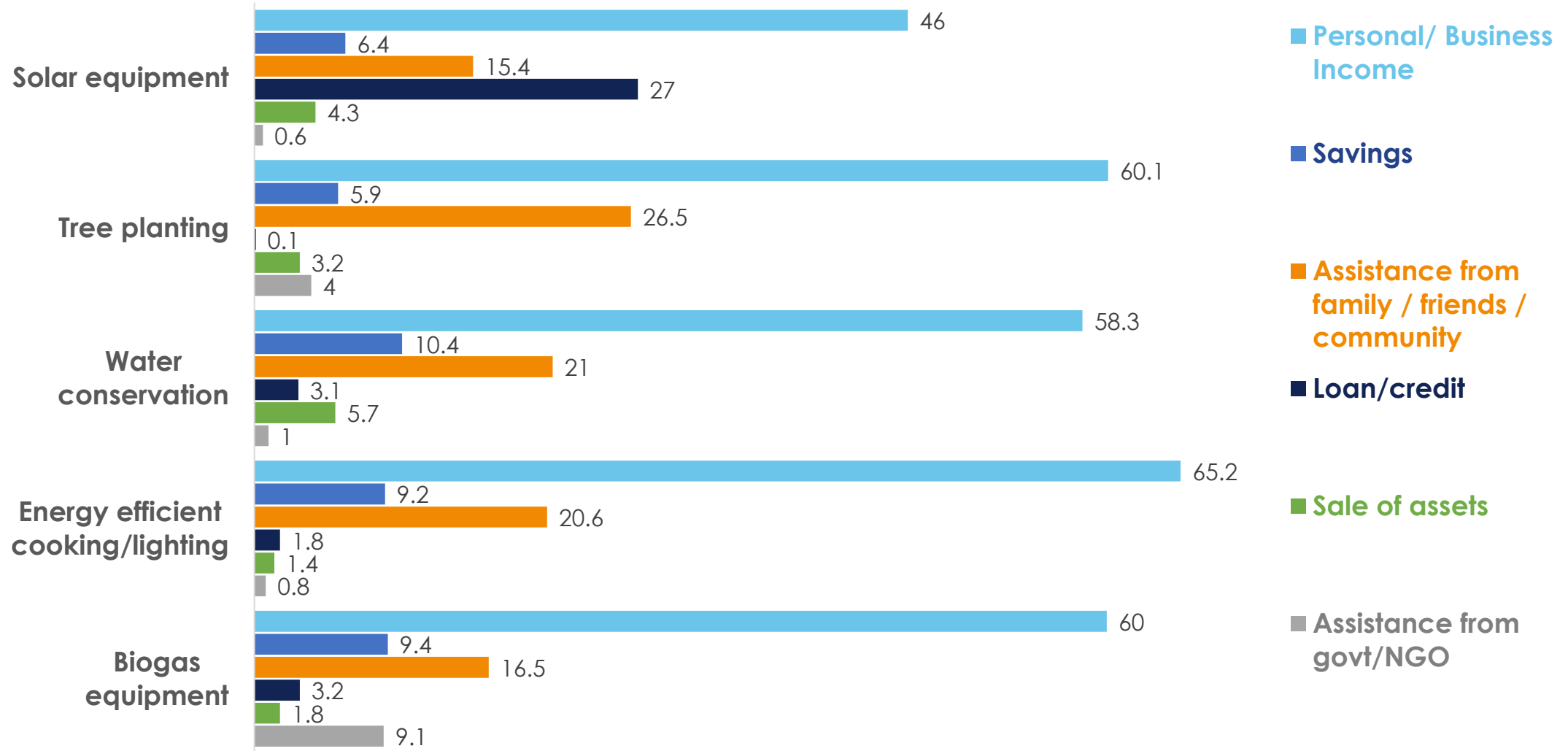
- M-Shwari
- Micro-insurance solutions (e.g., M-Tiba)

Green solutions by county



Most financing is from own income; loan usage is highly in solar equipment compared to other green investments.

Financing green investment



Solar powered equipment = 5,280,787; Tree planting = 5,264,857; Water conservation = 1,900,445; Purchases of efficient cooking = 946,536; Biogas system = 92,490