



Women Centered Climate Finance and Forest Governance

Practical Pathways for Just Transition

Contribution to:

A) Transitioning Away from Fossil Fuels in a Just, Orderly and Equitable Manner

Submitted by CE-Banking on Women in Africa (CEBOWA)
An initiative by Cullinan Edge (CE)



1. Introduction from Policy to Practice

Leading Into the Marathon: Our COP30 Commitment in Action

Cullinan Edge through its initiatives including **CE-Banking On Women in Africa (CEBOWA)** and the **Save Mt. Kenya Forest campaign** is committed to translating global climate commitments into tangible, locally grounded action.

In Kenya, forest cover stands at approximately 7.4% of total land area, with deforestation occurring at an estimated rate of 0.12% annually- posing significant risk to biodiversity, water systems and rural livelihoods. At the same time, women- who constitute nearly half of the smallholder agricultural workforce-face persistent structural barriers, including limited land tenure security and limited access to climate finance. These constraints reduce their ability to participate effectively in sustainable land management and climate solutions.

In response, CEBOWA is advancing a **Women centered, climate financed-enabled model** that integrates forest conservation, climate-smart agriculture and inclusive economic empowerment. This approach aligns with Gender-responsive climate action frameworks under the UNFCCC and contributes to Mitigation, Adaptation and Sustainable Development objectives across Kenya's forest and agricultural sectors.

A key implementation platform is **Save Mt. Kenya Forest Marathon**, which serves as a multistakeholder mobilization mechanism that connects policy commitments to community level action- demonstrating scalable pathways for climate finance, conservation and inclusive development.

By bridging policy commitment and grassroots implementation, we are fostering measurable change-enhancing forest conservation, increasing Women's financial inclusion and building resilient ecosystems that serve both people and the planet.



Part I- Transitioning away from fossil fuels in a Just,orderly and equitable manner

2.Key Barriers

- Limited access to climate and transition finance for women and community led renewable energy initiatives
- Energy poverty in rural areas, increasing reliance on biomass and unsustainable fuel sources
- Insufficient integration of informal sectors into energy transition strategies
- Lack of inclusive financial systems to support decentralized renewable energy adoption
- Economic dependence on carbon-intensive or unsustainable livelihoods due to lack of viable alternatives
- Weak institutional frameworks to ensure inclusive and equitable participation in energy transition processes.
- Policy to practice gaps in implementing just transition frameworks at community level

3. Enabling Factors and Levers

- Gender-responsive climate finance mechanisms that prioritize underserved populations
- Digital and fintech platforms like CEBOWA to expand access to green capital and financial inclusion
- Investment in decentralized, community based renewable energy solutions (Solar, Clean Cooking technologies)
- Capacity building and skills development for women in green sectors & Climate smart livelihoods.
- Policy frameworks that integrate informal economies into national transition pathways

4. Experiences and Best Practices

CEBOWA's model demonstrates how climate finance, gender inclusion and livelihood transition can be integrated into practical implementation:

Supporting women-led enterprises in Climate-smart agriculture and sustainable energy use & value chains

Facilitating access to microfinance and green funding mechanisms for clean energy adoption

Supporting community-led restoration projects that reduce reliance on fossil-based livelihoods

Strengthening community participation in climate governance and decision making

Integrating financial literacy and mentorship to sustain long-term transition outcomes



The **Save Mt. Kenya Forest Marathon** further operationalizes these efforts by mobilizing resources, awareness and partnerships that directly support community-based climate solutions.

5. Just and Equitable Transition Considerations

Just transition must:

- Recognize women as **key economic and environmental actors**
- Address **structural inequalities in finance, land and decision-making**
- Enable **locally led, context-specific transition pathways**
- Support **developing countries with differentiated approaches and resources**
- **Promote livelihood diversification to reduce dependency on fossil fuel-linked income streams**
- **Aligning local interventions with national and global climate frameworks**

Recommendations to the COP30 Presidency

- Prioritize community-driven gender-responsive financing models in transition pathways
- Strengthen implementation frameworks linking national policy to grassroots action
- Scale public-private partnerships to accelerate renewable energy access
- Embed monitoring systems that track both environmental and social impact

Conclusion

This submission highlights the importance of **bridging global climate policy with locally-led implementation.**

CEBOWA's model demonstrates that integrating **gender equality, financial inclusion and community-driven approaches** can accelerate:

A just transition away from fossil fuels and

CEBOWA stands ready to contribute to the operationalization of the COP30 Presidency Roadmaps through scalable, inclusive and impact -driven solutions.

