

Acknowledgments

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To the women of Tuvalu and Chuuk, we hope that this research report accurately captures your voices and concerns and meets your expectations.

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Oxfam Research Reports

This research report is written in order to share results and contribute to public debate on the social accountability of climate finance in the Pacific region.

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The Pacific Climate Change Collaboration, Influencing and Learning (PACCCIL) project is a 4 year project (2018 – 2022), aimed at building action on climate change and disaster resilience in the Pacific and beyond in a more effective, inclusive and collaborative manner. The project is delivered by Oxfam in the Pacific, with support from the Australian Government. PACCCIL is regionally located across the Melanesian, Micronesian and Polynesian Islands

List of Abbreviations and Acronyms

ADB: Asian Development Bank

AFAI: Adaptation Finance Accountability Initiative

AF: Adaptation Fund APT: Adaptation Project Tool

ASAP: Adaptation for Smallholder Agriculture Programme

BAU: Business As Usual

BDfA: Beijing Declaration and Platform for Action CCDRM: Climate Change and Disaster Risk

Management

CBDR: Common But Differentiated Responsibilities CEDAW: Convention on the Elimination of all Forms of

Discrimination Against Women CFN: Climate Finance Navigator CNYC: Chuuk National Youth Council CoP: Conference of the Parties CSOs: Civil Society Organisations CTF: Clean Technology Fund CWC: Chuuk Women's Council

DAC: Development Assistance Committee

DFAT: Department of Foreign Affairs and Trade (Australia)

DRR: Disaster Risk Reduction

EKT: Ekalesia o Keliso Tuvalu (Tuvalu Church)

EU: European Union

FAO: Food and Agriculture Organization of the United

Nations

FCPF: Forest Carbon Partnership Facility

FRDP: Framework for Resilient Development in the

Pacific

FSM: Federated States of Micronesia GAD: Gender Affairs Department (Tuvalu) GCCA: Global Climate Change Alliance

GCF: Green Climate Fund GDP: Gross Domestic Product

G3ICT: Global Initiatives for Inclusive Information

Technologies

GEAP: Gender Equality Action Plan GSI: Gender and Social Inclusion GEF: Global Environment Facility

CPEIR Climate Public Expenditures and Institutional

Review

GT: Gigatonne

IFC: International Finance Corporation IFIs: International Financial Institutions ILO: International Labour Organization IMF: International Monetary Fund

IPCC: Intergovernmental Panel on Climate Change IUCN: International Union for Conservation of Nature

LDC: Least Developed Countries

LGBTQI: Lesbian, Gay, Bisexual, Transgender, Queer,

Intersex

MDGs: Millennium Development Goals MEL: Monitoring Evaluation and Learning MCT: Micronesian Conservation Trust

NACCC: National Advisory Climate Change Committee

(Tuvalu)

NDC: Nationally Determined Contributions NGOs: Non-Governmental Organisations

ODA: Official Development Aid

OECD: Organization for Economic Co-operation and

Development

PCB: Per Capita Basis

PCCFAF: Pacific Climate Change Finance Assessment

PIFS: Pacific Islands Forum Secretariat PLGED: Pacific Leaders Gender Declaration

PNG: Papua New Guinea
PPA: Pacific Platform for Action

PPCR: Pilot Program from Climate Resilience REDD: Reducing Emissions from Deforestation and

Forest Degradation

RMI: Republic of the Marshall Islands

S.A.M.O.A: Small Island Developing States Accelerated

Modalities of Action

SB: Subsidiary Bodies of the UNFCCC SBI: Subsidiary Body for Implementation

SBSTA: Subsidiary Body for Scientific and Technological

Advice

SCCF: Special Climate Change Fund SDGs: Sustainable Development Goals SIDS: Small Island Developing States SPC: Secretariat of the Pacific Community

SPREP: South Pacific Regional Environment Programme SREP: Scaling-Up Renewable Energy Program for Low

Income Countries

TANGO: Tuvalu Association of Non-Governmental

Organisations

TNCW: Tuvalu National Council of Women

UN: United Nations

UNCED: United Nations Conference on Environment and

Development

UNEP: United Nations Environment Programme UNDP: United Nations Development Programme

UNESCAP: United Nation Economic Social Commission

for Asia and the Pacific

UNFCCC: United Nation Framework on Climate Change

WHO: World Health Organization

Executive Summary

The Pacific is the canary in the climate change coal mine. Climate change is already a part of the lived realities of men, women, girls and boys. As detailed in the recently published Intergovernmental Panel on Climate Change (IPCC) 1.5 Special Report (SR), the Pacific is poised to experience extreme impacts of climate change within the next 10 years. This reality places climate change squarely in the centre of Pacific development as an issue of urgency, a crisis, an emergency that needs to be immediately addressed by the global community.

The Pacific region is poised to receive substantial flows of 'climate finance' thanks to the increasing commitments made by bilateral and multilateral agencies after two decades of moral pressure at the global level. On a per capita basis, the Pacific region is considered to be one of the highest recipients of climate finance. However, the region will also incur the highest cost per capita in delivering climate finance due to the highly dispersed and remote nature of its communities.

In light of the increasing urgency to address climate change in Pacific, and the 'millions' of finance received, questions are now being raised as to how effective climate finance has been, especially at the community level. As Pacific communities are beginning to experience the extreme impacts of climate change on a more frequent basis, they are asking where and how all the millions of dollars of climate finance accessed has flowed. It is a question that rightfully deserves a clear answer.

This research report explores the social accountability of climate finance focusing on the extent to which climate finance is working for women in Pacific communities. The research explores the entrenched inequalities in two Pacific communities, Tuvalu and Chuuk, and the implications of this on how women in communities are reaping the benefits of climate finance.

The report reveals a huge gap between what women in communities perceive as the impacts of climate finance compared to the policy discourse at the national and the regional level. Entrenched gender inequalities are still creating barriers for women in communities, so they are unable to share any benefits of climate finance. Based on the lived realities of women in communities, the report concludes that women who are facing the realities of climate change impacts on the ground, are not seeing, nor do they feel that they are sharing in the benefits of the 'millions' of climate finance received by their countries.

The Pacific is at another crossroads. How will Pacific governments ensure that climate finance, which has already been received and that which is forthcoming, reach those that are particularly vulnerable to climate change especially women, so that they are not left behind in the regional and national efforts to combat climate change impacts?

Abstract

Climate change is a lived reality of women, men, girls and boys living in the Pacific. The impacts of climate change disproportionately impact Pacific women and girls in all their diversity¹, particularly those that live in remote communities away from urban centres or those who live in impoverished areas in our growing towns and cities. Despite the critical role women play in Pacific communities, gender inequality persists. Climate change exacerbates these inequalities making Pacific women even more vulnerable to climate change impacts. This is another precarious 'climate' situation which compounds the challenges already confronting Pacific women. Ironically, gender inequality often provides the justification for Pacific governments, development partners and civil societies to access more development finance. Increasingly this includes financing climate change initiatives.

Climate change is a critical development priority for the region and multilateral sources, such as the Green Climate Fund, as well as bilateral agencies are committing significant amounts of climate finance for the Pacific. However, very little attention has been paid to assessing whether climate finance addresses gender inequality, despite the increasing vulnerability of women and girls. Using a talanoa approach to draw out the 'lived realities' of women at the community level, this research sought to examine how women perceive climate finance is impacting their lives and livelihoods. The research was carried out with women in Funafuti, Tuvalu and Chuuk, the Federated States of Micronesia (FSM). The social accountability framework, founded on the pillars of transparency, ownership, responsiveness, participation and equity, underpins this study approach. While a definitive answer to the question of whether climate finance is addressing gender inequality (working for women) in Pacific communities was not possible from only one study, it was clear that a huge gap exists between understanding the impact of climate finance at a community level and the climate finance policy discourse at regional and national levels. This gap highlights the need to continue to develop inclusive and equitable approaches to climate finance in Pacific island countries with explicit attention to enduring inequalities such as gender inequality. This will contribute to ensuring everybody is truly in 'the same canoe' and that no one is left behind when it comes to tackling climate change.

Keywords

Climate finance, Pacific Island Countries, climate change, women, gender, social accountability, UNFCCC, community, perspectives, talanoa, gender inequality, communities, vulnerabilities, marginalised

¹ All reference to women in this paper from here on refers to women and girls in all their diversity. This concept was agreed on at the 13th Pacific Woman's Triennial in 2017.

1. Introduction to the Problem and the Research

The world has a 10-year window to avoid reaching temperatures where the damage to the environment becomes irreversible and its associated consequences become cataclysmic (IPCC, 2018). Despite the ratification of the 2015 Paris Agreement - the multilateral agreement where the majority of the world's countries and partners (private sector actors) agreed to chart a new course towards a low carbon pathway for global development - global emissions continue to rise, pushing some countries (and many species) towards a real existential threat (IPCC, 2018). The Pacific is globally recognised as being 'ground zero' for climate change. In 2019, Pacific leaders declared a climate crisis. This was another attempt to raise the alarm and stress the urgency of the situation so that global stakeholders, especially developed and high polluting countries, would expedite the implementation of concrete actions needed to confront climate change (COP23 Fiji, 2019).

The impacts of climate change are being felt across the globe, undermining the livelihoods of women, men, girls and boys through extreme changes in temperature, weather patterns, and increased frequency and intensity of climate induced disasters such as floods, droughts, storms and cyclones. At the global scale, the frequency and intensity of climate related disasters is costing billions of dollars of economic damage and destroying billions of lives and livelihoods (UNFCCC, 2014; Christian Aid, 2018; The World Bank, 2018a). It is also forecasted that if current business-as-usual global climate (in)action continues, the expected costs needed to address the impacts of climate change in the future will increase exponentially. It is estimated that climate change will cost the global economy \$254 trillion in damages by the end of this century, assuming a 1.5°C warming, and \$69 trillion by 2100 if the 2°C threshold is crossed (IPCC, 2018). Available scientific evidence indicates that the global average temperature rise had already surpassed the 1°C mark in 2017 (IPCC, 2018).

The negative impacts of climate change are most intensely felt at the community level. Climate change is a threat multiplier that exacerbates the risks and the problems that people face in their daily lives. Consequently, it is the poorest and the most marginalised groups in society that bear the burdensome cost of climate change. Poor communities are acutely affected by climate change relative to high-income communities due to their limited access to information and financial resources as well as their increasing dependence on climate sensitive natural resources. It is estimated that of the 7.7 billion global population, 50% still live in poverty (Oxfam, 2017a), with 10% living in extreme poverty³ (The World Bank, 2018b). The impact of climate change is forcing some 26 million people into poverty each year (The World Bank, 2019b). Without urgent and concrete climate actions, an additional 100 million people could be pushed into poverty by 2030 and by 2050, and an estimated 143 million people will become climate migrants and will be forced to seek more viable and less vulnerable places to live (The World Bank, 2019a). Climate change is also having real and measurable impacts on human health, with a direct cost to health that could be as high as \$4 billion per year by 2030 (The World Bank, 2019a). In addition, climate change will make it more difficult to feed the growing population around the world, and its impacts are already evident in the form of reduced yields and extreme weather patterns that affect crops and livestock (IPCC, 2018; The World Bank 2019a).

This paper has eight chapters. Chapter One provides an analysis of the development literature and policy on gender inequality and climate change and how these concerns have converged in the development policy space. It then focuses on climate finance and asks how it deals with gender issues. Chapter Two shifts to explain the key features of the Pacific as a region and the ways in which climate finance makes its way into countries. It also draws attention to the nexus of climate finance and gender in the Pacific. Chapter Three introduces the fieldwork undertaken for this study and Chapter Four provides a detailed description of the study's conceptual framework and the methodology used in the fieldwork. Chapter Five turns to the analysis of the narratives collected, clustering them into four thematic areas. Chapter Six discusses how the fieldwork data aligns with the five key pillars of the conceptual framework. The last two chapters offer recommendations and conclusions.

² Unless specified, the currency denomination used in this research is in USD.

³ Extreme poverty is defined as those surviving on \$1.90 a day or less

1.1 Gender inequality and climate change globally

Gender inequality makes communities more vulnerable to climate change. While the impact of climate change affects everybody in society, the capacity to respond to climate change disproportionally affects women due to inequitable power structures. Women are heavily dependent on climate-sensitive sectors to fulfil their expected responsibilities of caring for the livelihoods and well-being of their household. Increasing climate induced stress on lands and oceans, coupled with the increasing 'grabbing' of these resources for commercialisation purposes are increasingly marginalising and displacing women in communities (UNWomen, 2018a). Global trends indicate that women and children are 14 times more likely to die or be injured than men due to disasters (UNWomen, 2018b). In addition to the high fatality rates, women also experience more intangible losses as they are more vulnerable to secondary impacts such as sexual and gender-based violence, loss/reduction of economic opportunities and increased workload (UNWomen 2018a). Relative to men, women face higher rates of sexual and gender-based violence, limited participation in politics and decision-making, lack of employment opportunities, unequal share of unpaid work and limited access to resources and opportunities (UNWomen, 2018b).

Data on the inequalities that women face is alarming despite their significant and potential contribution to the economy. Statistics in 80 countries indicated that women make up 40% of the workforce and it is projected that nearly 1 billion women will enter the labour force in the next 10 years (Kelly et al, 2017). Women also control more than \$20 trillion in annual spending and this figure is expected to increase to \$28 trillion in the next five years (Kelly et al., 2017). Moreover, it is estimated that advancing women's equality can add \$12 trillion to \$28 trillion to global GDP by 2025 (Woetzel et al., 2015). Evidence also indicated that the 55% of gains in reducing global hunger is directly attributed to progress in women's education and levels of equality (ADB, 2013). The cost of failing to address the cost of inequality is equivalent to losses of \$23,620 per person globally which in aggregate amounts to \$160.2 trillion (Wodon & de la Briere, 2018).

Below is a comprehensive list of systematic and structural inequalities that women around the globe face, that hinder their abilities to effectively respond to climate

change impacts:

- Women and girls make up the majority of the world's poor: It is estimated that 330 million women and girls live on less than \$1.90 a day; that's 4.4 million more than men (UNWomen, 2019a). In addition, there are 122 women aged 25-34 living in extreme poverty for every 100 men of the same age group (UNWomen, 2019a).
- Limited participation in the labour market: 2018 statistics indicates that women's participation rate in the global work force stands at 48.5%, which is 26.5% below that of men (ILO, 2018). The global unemployment rate for women is estimated to be around 6.2% compared to 5.5% for men (ILO, 2018)
- Women are paid less than men: The global gender gap is estimated to be 23%- meaning that women still earn 23% less than men (UNWomen, 2019a). Women are still penalised for their 'unpaid care work' such as pregnancy or caring for elderly relatives, hindering their full potential for paid work (OECD, 2012).
- Women still disproportionately bear the primary responsibility of unpaid care and domestic work: It is estimated that the unpaid work undertaken by women amounts to as much as \$10 trillion each year, which is equivalent to 13% of global GDP (Woetzel et al., 2015). Women spend at least 2.5 times more on unpaid care and domestic care work compared to men (UNWomen, 2019a). Women are more than twice as likely than men to be a contributing family worker (ILO, 2018). It is also estimated that women in paid employment spend 10 times more time in domestic duties on top of their paid work (Oxfam, 2017b).
- More women hold insecure and precarious forms of work: It is estimated that 75% of women in developing economies are in informal economies with an estimated 600 million women involved in the most insecure and vulnerable forms of work (Oxfam, 2017b).
- Women have limited access to social protection: Gender gaps still exist for women when accessing social protection acquired through employment such as pensions, as well as unemployment and employment benefits (ILO, 2016). Globally, around 40% of women in paid employment do not have access to social protection (ILO, 2016).
- Women have limited access to financial institutions or a bank account: Only 58% of global women population have a formal bank account compared to 65% of men (Demirguc-Kunt et al., 2015).
- Women have limited access to revenue generating opportunities: The average rate of women starting a business is 60% less when compare to men (Kelly et al., 2017). A survey of 74 economies indicated that there are no economies where the rate of starting business is equivalent to or higher than men (Kelly et al., 2017). Data also indicated that 40% of the economies have rates at half or lower than those of men (Kelly et al., 2017).

- Women lack representations in leadership positions: Less than 23.7% of the world's parliamentarians are women (UNWomen, 2019a) and only 5% of its mayors (Oxfam, 2019a). In the corporate sector, only 5.2% of the Fortune 500 CEOs are women (Catalyst, 2019).
- Women have limited access to the internet: The digital divide remain a gendered one where most of the 3.9 billion who are offline are in rural areas and are poorer, less educated and tend to be women and girls (UN, 2017). Women are less likely than men to own a mobile phone and their internet usage is 5.9% less than men (UNWomen, 2019a).
- Women still face high rates of violence and discrimination: 1 in 3 women and girls experienced violence and abuse world-wide (Oxfam, 2019a). 153 countries have laws which discriminate against women economically, including 18 countries where husbands can legally prevent their wives from working (Oxfam, 2019a). In 39 countries, daughters and sons do not have equal inheritance rights and 49 countries do not have laws that protect women from domestic violence (UNWomen, 2019a).
- Women and girls have limited access to education: Of the 781 million illiterate adults, 2/3 are women and this statistic has remained unchanged for two decades (Oxfam, 2019a). Global statistics also reveal that 15 million girls of primary school age will never get a chance to learn to read or write in primary school compared to 10 million boys (UNWomen, 2019a).
- Women have less access to, control over and ownership of land and other productive assets relative to men: Despite women accounting for 43% of the labour force in the agricultural sector (Oxfam, 2019b), women only account for 13% of agriculture holders or landlords globally (UNWomen, 2019a). Women landowners produce 20-30% less than men farmers because of two confounding exclusions: that they are small farmers, and are women (Oxfam, 2019b).
- Women suffer most from lack of clean water and sanitation: Women and girls are primarily responsible for water collection in 80% of households without access to water on the premises (UNWomen, 2019a). On average, women and children in developing countries walk 6 km and carry 19 litres every day to bring water home (Oxfam, 2019c).
- Women and girls bear the burden of energy poverty: To fetch fuel and water, women often walk long distances and carry fuel back to their homes (Rewald, 2017). In parts of India for example, women can spend 1-6 hours collecting firewood (Rewald, 2017), while in Africa women and girls on average spent 2 hours collecting fuel (WHO, 2016).

As women are also responsible for cooking, energy poverty also increases health risks from household air pollution. Household air pollution causes more than 4 million premature death globally, of which 60% of those that occur in women and children can be

attributed to burning biomass for cooking (WHO, 2016) Inequity and power differences severely limit women's ability to adapt to climate change and exacerbate the perception that women are victims. Women are also key agents of change who have critical knowledge of their society, economy and environment as well as practical skills. If women are given proper recognition and appreciation, they can offer practical adaptation solutions as well as 'home grown' strategies on how to deal with climate change risks in communities (UNWomen, 2018a). Recent studies have highlighted that securing the rights of women and girls as well as their empowerment can have a positive impact on the environment, that is comparable to those of renewable energy and reforestation initiatives (Hawken, 2017). It is estimated that if empowered women had full agency over their lives, and were able to make informed choices, global carbon dioxide emissions could be reduced by 59.6 GT by 2050 (Hawken, 2017). At the same time, because women are often at the frontline of climate change, they can draw on their real-life experiences to become leaders in developing innovative yet practical, cost effective and impactful coping and resilience strategies to climate change impacts in their communities. This will deliver positive results across a variety of sectors including food, economic security and health (Climate Resilience Fund, 2019).

Yet, the urgency to support women's efforts to expand their economic, legal and political agency, and to then effectively adapt and be resilient to the adverse impacts of climate change is still lagging, which leaves billions of women, and their communities, to face an extremely uncertain future.

Given the extent of struggles and barriers women are confronted with in responding to climate change impacts, this study will examine the effectiveness of development finance, specifically climate finance, from the perspective of Pacific women in communities. The crux of this study is underpinned by the question of whether climate finance is working for women in communities; that is, addressing gender inequalities. In order to better understand the significance of the results highlighted by this study, it is important to understand the wider global policy landscape as well as what is meant by climate finance. These issues are discussed in the next section.

1.2 Gender and climate change global policy landscape

Table 1 provides a timeline of the important global policies where the connection between gender and the environment was established providing the entry point for the linkage to climate change.

Table 1. Timeline of Global Policies connecting Gender and the Environment

Timeline	Treaty/Agreement	Description	Significance
1992	Principle 20 of the 1992 Rio Declaration, Chapter 24 of Agenda 21.	The United Nations Conference on Environment and Development (UNCED) organised the Earth summit in Rio de Janeiro. The purpose of this conference was to rethink economic growth, advance social equity and ensure environmental protection.	Principle 20 notes that "women have a vital role in environmental management and development. Their participation is therefore essential to achieve sustainable development". This text is titled Global Action for women Towards Sustainable and Equitable Development. It details 11 commitments with specific recommendations to strengthen the role of women in sustainable and beneficial development. Agenda 21 also has 145 other references that mention necessary steps to be taken from a gender perspective.
1995	Beijing Declaration and Platform for Action (BDfA)	The BDfA is an agenda for women's empowerment adopted at the UN 4th World Conference on Women. Its main aim is to remove all obstacles to women's participation in all spheres of public and private life through ensuring women a full and equal share in economic, social, cultural and political decision making. Affirms that equality between women and men is a matter of human rights and an issue of social justice.	Considered to be the first international declaration that specifically recognised the link between gender equality and climate change as it explicitly listed women and environment as one of its 12 critical areas of concern.
2000	Millennium Development Goals (MDGs)	The MDGs were eight international development goals for the year 2015. These goals were designed to improve the lives of the world's poorest people.	Goal 3 specifically promoted gender equality and empowerment of women. Its target is to eliminate gender disparity in primary and secondary education preferably by 2005 and in all levels of education no later than 2015.
2015	Sustainable Development Goals (SDGs)	The SDGs are a universal call to action to end poverty, protect the planet and ensure and all people enjoy peace and prosperity now and in the future. This framework has 17 major interconnected goals.	Goal 5 explicitly aims to achieve gender equality and empower all women and girls. It emphasises the need to address structural issues such as unfair social norms and attitudes, as well as developing progressive legal frameworks that promote equality between women and men. Goal 13 which specifically focuses on tackling climate change also recognised the importance of including women in climate change-related planning and management.
2015	Paris Agreement (UNFCCC)	The Paris Agreement is the new global framework for climate governance adopted by 195 countries to accelerate global actions and investments against climate change. Provides the platform to progress gender in the global climate change space.	Decision 1/CP 21 recognised the principles of a human rights-based approach to climate actions with specific attention to vulnerable communities' needs, including gender equality and women's empowerment.
2016	Gender Action Plan (UNFCCC)	The Gender Action Plan is the new UNFCCC roadmap to incorporate gender equality and women's empowerment in climate change discourse and actions. The aim is to ensure that women can influence climate change decisions and that women and men are represented equally in all aspects of the UNFCCC to increase effectiveness.	The Gender action plan sets out five priority areas to enhance women's role in climate actions; Capacity building, knowledge sharing and communication Gender balance, participation and women's leadership Coherence Gender-responsive implementation and means of implementation Monitoring and reporting

Gender issues took some time to enter debate in climate change discourse, intiatives and processes (Skutsch, 2002). The lack of attention to the nexus between gender and climate change was driven by the complexity of the climate negotiation process during the earlier years of the United Nations Framework Conventions on Climate Change (UNFCCC)⁴ and the choice to focus on more universal issues rather than specific issues due to human resource constraints during the negotiations (Skutsch, 2002). The fact that the 1992 UNFCCC lacked any reference to women or gender complicated efforts to find entry points in the global climate change policy space later on.

Gender first emerged vaguely in the year 2000 during the 6th Conference of the Parties (CoP) when the CoP 6 Chairman Mr. Jan Pronk was interviewed, highlighting the importance of an inclusive approach for climate change awareness, and the specific need to include the participation of more women in the climate change negotiation processes. After CoP 6, gender became part of the Conclusion texts at the preparatory meeting for the 2002 Earth Summit in Berlin (Skutsch, 2002). Politics⁵ however, nearly derailed the momentum gained on the gender discussion within the UNFCCC process. In 2001 during CoP 7, gender formally appeared as a negotiation issue within the UNFCCC process. As per the UNFCCC records, there was a nine-year gap from 2001

before gender specific documents became mainstream documents of the UNFCCC (UNFCCC, 2019).

The early gender discourse within the UNFCCC process tended to revolve around the participation of women in the negotiation process. Since 2010, there is a recognition that climate change is not gender neutral but that it tends to disproportionately impact women (and other marginalised groups) (Adams et al., 2014). Moreover, it was not until CoP 16, that the lobbying efforts of civil society groups and gender networks paid off in not only anchoring the issue of women as being particularly vulnerable to climate change, but also in shifting the discourse towards women as potential agents of change (Adams et al., 2014). The 2015 Paris Agreement is the culmination of efforts to redress the gender oversight of past climate agreements and it sets the momentum of gender-sensitive climate approaches in future UNFCCC mechanisms and processes. Gender equality and the empowerment of women are anchored as core principles in the Paris Agreement's preamble. It is, however, important to note that while the Paris Agreement mandates gender responsive adaptation and capacity building, it failed to integrate gender specific language in its mitigation, technology and finance sections. Table 2 highlights the significant events of gender discussion with the UNFCCC process.

⁴ The UNFCCC is the apex platform for global climate governance and policies

⁵ The USA announced their withdrawal from the Kyoto Protocol prior to the preparatory meeting.

Table 2. Timeline of Climate Change and Gender within the UNFCCC process (UNFCCC, 2019)

Year	Туре	Description	Reference
2001	Decision 36/CP.7	Improving the participation of women in the representation of Parities in bodies established under the UNFCCC and the Kyoto Protocol (KP).	FCCC/CP/2001/13/Add.4
2010	Decision 1/CP16	The Cancun Agreements: Outcome of the Ad Hoc Working group on Longterm Cooperative Action under the Convention	FCCC/CP/2010/7/Add.1
2012	Decision 23/CP.18	Promoting gender balance and improving the participation of women in UNFCCC negotiations and in the representation of Parties in bodies established pursuant to the Convention or the KP.	FCCC/CP/2012/8/Add.3
2013	Report	Report on Gender compositions	FCCC/CP/2013/4
	Submissions	Options and ways to advance the gender balance goal. Submissions from Parties and observer organisations	FCCC/CP/2013/MISC.2
	Technical Paper	Best practice and available tools for the use of indigenous and traditional knowledge and practices for adaptation and the application of gendersensitive approaches and tools for understanding and assessing impacts, vulnerability and adaptation to climate change.	FCCC/TP/2013/11
	Draft Conclusion proposed by the Chair	Gender and climate change.	FCCC/SBI/2013/L.16
2014	Report	Report on the meeting on available tools for the use of indigenous and traditional knowledge and practices for adaptation of gender-sensitive approaches and tools for adaptation.	FCCC/SBSTA/2014/INF.11
	Report	Report on gender composition of constituted bodies of the Convention and its KP, including women's representation in regional groupings and other party groupings, as well as composition of Party delegations.	FCCC/CP/2014/7.
	Revised daft conclusions proposed by the Chair.	Gender and climate change- revised draft conclusions and recommendations of the SB for implementation.	FCCC/SBI/2014/L.43/Rev.1
	Decisions 18/CP.20	Lima work programme on gender	FCCC/CP/2014/10/Add.3.
2015	Informal document	Draft compilations of decisions, subsidiary body reports and adopted conclusions related to gender and climate change.	GCC/DRC/2015/1
	Workshop Report	Report on the in-session workshop on gender-responsive climate policy with a focus on mitigation action and technology development and transfer.	FCCC/SBI/2015/12
	Report	Report on gender composition.	FCCC/CP/2015/6
	Decision 1/CP 21	Adoption of the Paris Agreement	FCCC/CP/2015/10/Add.1
2016	Technical Paper	Guidelines and tools for integrating gender considerations in climate change activities	FCCC/TP/2016?L.16
	Report	In-session workshop on gender-responsive climate policy with a focus on adaptation, capacity building and training for delegates on gender issues	FCCC/SBI/2016/10
	Decision 21/CP.22	Gender and Climate Change	FCCC/CP/2016/10/Add.2
2017	Informal document	Compilations of decisions, subsidiary body reports related to gender and climate change.	GCC/DRC/2017/1
	Informal document	Informal summary report on the SB for implementation in-session workshop to develop possible elements of the gender action plan under the UNFCCC.	
	Technical paper	Achieving goal of gender balance.	FCCC/TP/2017/8
	Decision	Establishment of a gender action plan	Decision 3/CP.23.
	Report	Gender composition.	FCCC/CP/2017/6
2018	Technical Paper	Entry Points for integrating gender considerations into the UNFCCC work streams.	FCCC/TP/2018/1
	Workshop Report	Differentiated impacts of climate change and gender-responsive climate policy and action, and policies, plans and progress in enhancing gender balance in national delegation.	FCCC/SBI/201/INF.15
	Report	Gender composition	FCCCCP/2018/3
	Presentation	Presentation by the Secretariat at the informal consultation on Agenda item 18 at SBI 49.	Gender_IC-SBI49
	Presentation	Feedback session on the Secretariat's work to support the Lima work programme on gender and its gender action plan at COP24.	
2019	Synthesis Report	-Differentiated impacts of climate change on women and men; The integration of gender considerations in climate policies; -plans and actions;	FCCC/SBI/2019/INF8

The mainstreaming of gender into the UNFCCC process and the global climate change agenda was late in coming but many have applauded it because it goes a long way to ensuring that women's voice and issues are recognised and addressed in a holistic manner. However, the UNFCCC negotiating process is a parody of the global inequalities, "in which men and powerful countries get to define the basis on which women participate and contribute to climate actions, while women and smaller and poorer countries look in from the outside with limited to no power to change and influence the scope of discussions" (Denton, 2002 pg. 10). More than three decades after the 1992 UNFCCC was established, the debate on climate change is still fraught with difficulties so the value of advances like mainstreaming gender into UNFCCC processes is still unclear.

Furthermore, research has shown that women in communities struggling with the impacts of climate change are finding it hard to see the positive consequences of gender mainstreaming in climate change policies. They say these policies "that shape the local, national and international responses to climate change [tend to] reflect the gendered power, privilege and preoccupations of mostly male policy-makers around the world" (Nagel, 2012, pg. 470). From the perspective of most communities, gendered climate actions derived from policies are at best ineffective, as more often than not, policies lack the contextualisation needed to address the specific needs of communities (Williams, 2016).

An intersectional analysis of climate change also indicates that gender intersects with class, caste, religion, disability, geographical location and education level to increase vulnerability. It is therefore vital that policy measures seeking to address the gender and climate change nexus "focus on the structural mechanisms and barriers that produce unequal...relations" (Hackfort and Burchardt, 2018, pg.181). This means that awareness on inequalities should not be focused entirely on women and men but also amongst the women themselves.

1.3 What is climate finance?

A universal understanding of 'climate finance' is still evasive. The literature approaches the concept from either a narrow or a broad perspective. The narrow definition of climate finance is as per Article 4 of the 1992 UNFCCC, views climate finance as financial flows from developed to developing countries. This interpretation of climate finance is founded on the principles of common but differentiated responsibilities (CBDR) and

the polluter pays principle. Both draw attention to the fact that developed countries benefited from carbon-intensive development and are therefore now obliged to compensate developing countries who are subject to the front-line effects of climate change. These countries need to transform their economies to become less carbon-intensive and be more resilient to climate change. The CBDR and the polluter pays principle place the burden of responsibility of climate change on developed countries because of their historical emissions that occurred in their progress towards becoming rich; a process that over time resulted in the current global climate crisis.

A narrow definition of climate finance also exists. Some scholars have argued that climate finance only refers to the 'new and additional' component of financial flows that developing countries receive from developed countries (Brown et al., 2010; Stadelmann et al., 2011; Kharas, 2015). The Fast-Start Finance as stipulated in the 2010 Cancun Agreement adopted this narrow view of climate finance where developed countries pledged to mobilise up to \$30 billion of new and additional resources for the 2010-2012 period. Under this definition only finance flows that are beyond the business as usual (BAU) official development aid (ODA) are recognised as climate finance. However, there is still little agreement on what qualifies as 'new and additional' as well as how to quantify it.

Another slightly broader interpretation of climate finance posits that it refers to "...local, national or transnational financing, which may be drawn from public, private and alternative sources of financing—that seeks to support mitigation and adaptation actions that will address climate change..." (UNFCCC, 2018a). From this perspective, climate finance refers to any finance flows towards activities that reduce greenhouse gas emissions and/

or help societies adapt to climate change impacts. In other words, climate finance is the totality of flows directed to climate change-related projects (Falconer and Stadelmann, 2014; Buchner et al., 2017).

This study adopts a broader interpretation of climate finance in line with the Paris Agreement, which interprets climate finance as "...financial resources provided to assist developing countries with respect to both mitigation and adaptation." (UNFCCC, 2015: pg. 13). The Paris Agreement, while reaffirming the obligations of developed countries to assist developing countries, has at the same time called for, and encouraged the broader approach in understanding climate finance. In this sense, climate finance encompasses external and internal flows from any financial source, be it government or private sector, for the purpose of advancing the mitigation and

adaptation efforts of developing countries.

It is important to note that the absence of an established definition of climate finance is largely political, as agreeing on an international definition would have political and economic repercussions. This implies attributing rights and duties of considerable value to different parties – a situation which rich developed countries would rather avoid (Brunner and Enting, 2014). Developed countries prefer that the term remains ambiguous, as it allows them more leeway to define the concept in a manner that will continue to enhance their interests and avoid their obligations. Thus, it is highly unlikely that a unanimous definition will be achieved soon, in light of the heterogeneity of global political interests.

1.4 Climate finance and gender

Climate finance can be an effective tool in addressing gender inequalities. Designing climate finance to be more responsive to gender issues tends to promote inclusive, equitable and just climate actions at the national and community level. The OECD argues that climate finance donors are increasingly targeting the gender component of climate actions. Evidence from the OECD (2016) suggests that the overall global aid targeting gender and climate change increased by 55% from 2010 to 2014. The OECD (2016) analysis also showed that in 2014, gender accounted for 31% (~ \$8 billion) of climate finance provided by major donors who are members of the Development Assistance Committee (DAC)⁶.

A deep dive into climate finance trends however, revealed that more financial support is needed to improve opportunities for women to participate in climate actions. The OECD 2016 analysis revealed that only 3% of climate finance from DAC members specifically addressed gender equality as a primary target, while the remaining 28% integrated gender equality as a secondary afterthought. The OECD 2016 report also reported that the mainstreaming of gender issues is more profound for adaptation when compared to mitigation activities. In addition, the mainstreaming of gender has been largely uneven in climate-sensitive sectors especially in the energy and the infrastructure sector (OECD, 2016). Furthermore, financing for locally led gender and climate action has also been lagging far behind, with fewer resources dedicated to funding for women-based civil societies (CSOs) in developing countries. The OCED (2016) found that only 2% of all gender-responsive climate aid was channelled to southern based CSOs in 2014.

Climate Finance Gender Considerations

- Climate Investment Fund gender analysis 2013 Green Climate Fund Gender Policy and Action Plan, 2014
- Climate Investment Funds Gender Action Plan Phase 2 November 2016
- Global Environment Facility Gender Equality Action Plan, 2015
- Gender Policy and Action Plan of the Adaptation Fund, 2016
- Guidance document for the implementing entities on compliance with the Adaptation Fund Gender Policy, March 2017
- Climate Investment Funds Gender Policy (Revised), Jan 2018
- UNFCCC Gender Action Plan, 2017

Dedicated climate funding facilities have made significant advancement towards gender sensitisation and mainstreaming of their processes (Schalatek and Nakhooda, 2016). In 2013, the Climate Investment Fund review substantiated the need to address gender consideration systematically in the implementation of the Clean Technology Fund (ibid). Similarly, in 2011, the Global Environment Facility (GEF) Least Developed Countries Fund (LDCF) and the Special Climate Change Fund adopted and implemented a gender mainstreaming policy with emphasis on compliance and accreditation of all current and new implementing agencies. In 2015, the GEF Council endorsed the Gender Equality Action Plan (GEAP) as a guide for gender integration in the GEF's sixth cycle. The Adaptation Fund in 2016 developed a Gender Policy and Action Plan with a guiding document developed in 2017, which provided guidelines to implementing entities on compliance conditions. The Green Climate Fund (GCF) has also recognised the importance of mainstreaming gender in the climate change interventions and finance they will fund and provide. In fact, the GCF has made gender a key element of its programing architecture and have mainstreamed gender perspectives from the outset of its operations as an essential decision-making element for the allocation of its resources (GCF, 2017).

International Financial Institutions (IFIs) such as the World Bank and other regional development banks, who are also key sources of global climate finance, have implemented gender policies for their development financing operations. The World Bank which provides

⁶ The DAC of OECD refers to a forum that is made up of the 30 major donor countries in the world.

approximately \$20.5 billion in climate related finance in 2018 has a mandate to mainstream gender in its investments (The World Bank, 2018). It is important to note these figures are the World Bank's own calculations and that it has also been subjected to criticisms for what it counts and considers as climate finance. IFIs have also been subject to criticisms in the past for failing to address critical gender issues in their investment portfolios which as a consequence, reinforce gender-insensitive policies and practices (Adams et al., 2014; Schalatek and Nakhooda, 2016). While IFIs are making significant efforts in securing greater involvement and empowerment of women (as seen in the World Bank Gender Action Plan), these efforts remain uneven across various IFI's climate financing facilities (Schalatek, 2018).

Despite the global push for mainstreaming of gender in climate finance, women continue to face difficulties accessing climate finance (OECD, 2016). Systematic, challenges continue to inhibit women's participation in the global climate finance architecture. These challenges include the complexity of accessing climate finance, lack of meaningful support at community level to access funds, missed opportunities because of language barriers, inability to access timely information, and national bureaucracies that tend to demotivate women from trying for climate finance opportunities (Reddy, 2013).

Overall, the policies and plans to engender climate finance have resulted in little concrete results to women (Williams, 2016). More still needs to be done to make gendered issues more visible in public policies, especially in climate finance. Williams argued that the overarching problem as to why women are not 'part of the picture' is because the global policy to deal with climate change is woefully inadequate and is compounded by the habitual gender blindness inherent in the way systematic problems are treated (Williams, 2016). The continued invisibility of women in the climate change decision-making space at all levels, inhibits women from being part of the solutions and increases the risk of solutions being designed and implemented that will further increase gender inequalities (Williams, 2016).

The next section will discuss the site of this study: The Pacific region. This section provides an overview of the Pacific region and will also provide a snapshot of the regional climate finance architecture as well as the gender policy landscape.

2. Pacific Context

This section provides the context of this study. It will provide an overview of the Pacific as well as a high-level assessment of its existing climate finance architecture and gender policies.

2.1 The Pacific region at a glance

The Pacific is the largest oceanic continent in the world, covering 15% of the global surface. It is made up of 22 large ocean states and territories that are spread over the Pacific Ocean. The boundaries of the Pacific region extend from the Arctic Ocean in the North to the Southern Ocean in the South and is bounded by Asia and Australia in the West and the Americas in the East. The region's population stands at over 10.2 million (SPC, 2019a). Fourteen⁷ sovereign Pacific island countries are Parties to the UNFCCC and have ratified the Paris Agreement.

The countries and territories of the Pacific are culturally diverse. They also differ greatly in terms of topography, economic size, levels of development, population size as well as vulnerabilities to climate change. The Pacific is one of the most natural disaster-prone regions in the world, with five of its countries being listed in the top 10 most at-risk countries in the world (Heintze et al., 2018). Three Pacific Island Countries make up the top four atrisk countries; Vanuatu and Tonga are ranked 1st and 2nd respectively, with the Solomon Islands ranking 4th on the aforementioned risk listing (Heintze et al., 2018). Moreover, as the Pacific is often considered to be an extension of Asia, a UNESCAP report attested that the Pacific as part of the wider Asia Pacific region, is the most vulnerable region globally to climate change. UNESCAP argues that populations in the Asia Pacific region are twice as likely to be affected by natural disasters compared to Africa, six times more likely relative to Latin America or the Caribbean, and 30 times higher when compared against North America and Europe (Carroza, 2015).

Climate change is a lived reality for Pacific Islanders as they are already experiencing its impacts. Large proportions of most Pacific Island nations' populations live in coastal areas. Most of these communities now face increasing threats associated with sea level rise such as increased inundation, coastal flooding and erosion, saltwater intrusion into rivers and underground aquifers, and changes in sediment deposition patterns.

Factors that exacerbate vulnerability of the Pacific poor in the event of disasters:

- 1. Inadequate financial means to deal with disasters;
- 2. Limited access to insurance, cash reserves and alternative income sources that provide the mechanisms to recover quickly;
- 3. Tendency to ignore or underestimate the risks of living in hazard prone area in light of immediate challenges such as threat of hunger, access to water or livelihood opportunities;
- 4. Those who already living in poverty and vulnerable can be pushed into transient poverty when disaster hits as their livelihood are destroyed;
- 5. Repeated exposure to disasters and shocks reduces the chances of poor people to rebuild their livelihood and invest in human capital, becoming trapped in the to a deeper poverty cycle.

Adopted from The World Bank (2016)

These risks are forcing coastal communities to re-locate further inland, while others are now contemplating the real possibility of migrating entire populations to a different country. Fiji and Kiribati are two examples of Pacific island countries which have relocated or are seriously contemplating relocating significant portions of their population. Fiji became the first country in the world to relocate a community due to increasing coastal erosions and saltwater intrusion. It has also indicated 830 vulnerable communities to be at risk of relocation from climate related impacts, of which 48 communities are identified as urgent cases (Ministry of Economy, 2017). Kiribati on the other hand has already procured a 5,500acre piece of land worth \$8.8 million in Fiji in anticipation of a mass relocation of its population because of climate change.

The rate of sea level rise in some parts of the Pacific is estimated to be four times the global average of 3.2 mm rise per year (SPREP, 2019). Increased coral bleaching as the consequence of ocean acidification, prolonged drought and erratic rainfall also pose increasing threats to the food and water security of Pacific island communities.

Extreme weather events, especially Category 5 cyclones (i.e. equivalent to that of Hurricane Katrina that devastated the USA in 2005), are now a common occurrence in the Pacific region, not only threatening lives and livelihoods, but also rolling back development gained in past decades. A total of 27 Category 5 cyclones and 32

⁷ This is excluding Timor-Leste which tends to be counted as part of the Pacific in the UNFCCC systems.

Category 4 cyclones have ravaged the Pacific between 1981 and 2016 (The World Bank, 2016). The Pacific is now in a constant 'recovery and rebuild' mode due to the frequency as well as the high intensity of the climate induced disasters it has experienced.

The consequences of climate-induced disasters are especially dire for the poor who tend to live in highrisk areas and typically have fewer options in terms of protection or risk mitigation. It is estimated that 4 million people (almost half) of the Pacific population live in poverty, and that an estimated 2.7 million people (i.e. 1/3 of the population) do not have income or subsistence production to meet their basic needs (Oxfam, 2019). Six Pacific island countries are ranked in the top 40 poorest countries in the world (Ventura, 2019). Many of the poor in the Pacific live on the remote outer islands and communities far from the nation's economic centres, and where poverty is structural and persistent (The World Bank, 2016).

2.3 Climate financing in the Pacific

2.3.1 Total cost of climate change in the Pacific

Accurately estimating the financial cost of climate change in the Pacific is difficult given the futuristic nature and degree of risks associated with climate change. In addition, most of the disasters related to climate change are complicated by other development externalities and thus directly attributing them to climate change alone is also difficult. The average annual direct losses by natural disaster in the South Pacific region are estimated at \$284 million, with some countries at risk of facing losses from a single event that would exceed their GDP (The World Bank, 2012). Ever since 1950, natural disasters have affected approximately 9.2 million people in the region, causing 10, 000 reported deaths and damages of around \$3.2 billion (The World Bank, 2016). Based on the best available data, there is a huge gap in the current level of climate financing to the Pacific. In an attempt to quantify the cost of adaptation in the Pacific, the World Bank have posited two possible scenarios, estimating that in a best case scenario, the Pacific will require up to \$234 million/ year by 2020 and \$285 million/year by 2040, while in a worst case scenario the costs would likely to be around \$796 million/year by 2020 and \$1.044 billion/year by 2040 (The World Bank, 2016). Indicative mitigation costs

from Pacific island countries' Nationally Determined Contributions (NDCs) also highlight that the level of mitigation financing is insufficient to meet current needs.

2.3.2 How much has the Pacific received?

Table 3. Indicative Figures of the Climate Finance Needs for NDCs

PSIDS that have costed NDC	Amount Accessed (USD) 2010-2014	NDC Conditional Amount (USD) till 2025*/ 2030
Fiji	32 million	1.67 billion
Nauru	5 million	50 million
Palau	6 million	5.5 million*
Vanuatu	49 million	429.7 million
Solomon	42 million	200 million

It is difficult to accurately determine how much climate finance has been received by the Pacific. The absence of a uniform definition of climate finance is the underlying cause of this challenge. According to Atteridge and Canales (2017), from 2010-2014 a total of \$6468 million was received by 14 Pacific island countries. The flow of climate finance to Pacific island countries is increasing as per the national climate finance assessments undertaken by the Pacific Island Forum Secretariat (PIFS) and the UNDP (Taloiburi and Maiai, 2017). However, a significant portion of climate finance is delivered outside of country systems (Atteridge and Canales, 2017). Compared to the wider Asia-Pacific region which as a collective, is the largest recipient of climate finance, only 4% of these finances are channelled to the Pacific (Barnard et al., 2013).

Due to their very small populations, the Pacific island countries are regarded as the highest receivers of climate finance on a per capita basis (PCB), relative to other developing countries (Betzold & Weiler, 2017; Weiler et al., 2018). However, critics of the PCB argued that it does not reflect countries' realities (Dirix et al., 2012). The Pacific island countries, unlike other SIDS, are scattered across 15% of the globe's surface, and are some of the remotest countries from major global markets. As a consequence of their geographical location, mobilising climate finance is not only challenging, but also very costly (Maclellan and Meads, 2016). It also has been estimated that, out of the \$ 1.3 billion for adaptation finance mobilised to the greater Asia Pacific region, only 4.6% was channelled to the Pacific, with the lion's share being channelled to larger Asian countries (Caravani et al., 2015). In other words, while Pacific island countries might be portrayed as 'receiving more', the cost of delivering climate finance is also more (on a PCB) considering their remote and highly dispersed locations.

Climate finance delivered to the Pacific is largely project-

⁸ This amount excludes the \$103 million accessed by Timor-Leste

based (Betzold, 2016a). This modality has been strongly criticised for stifling long-term capacity building in the Pacific, as projects are mostly managed by costly, external consultants rather than local experts, thus increasing administration costs (Fry, 2007). Other issues include lack of flexibility and sustainability, susceptibility to donor influence, and lack of country ownership (Barnett and Campbell, 2010; Pasisi et al., 2013).

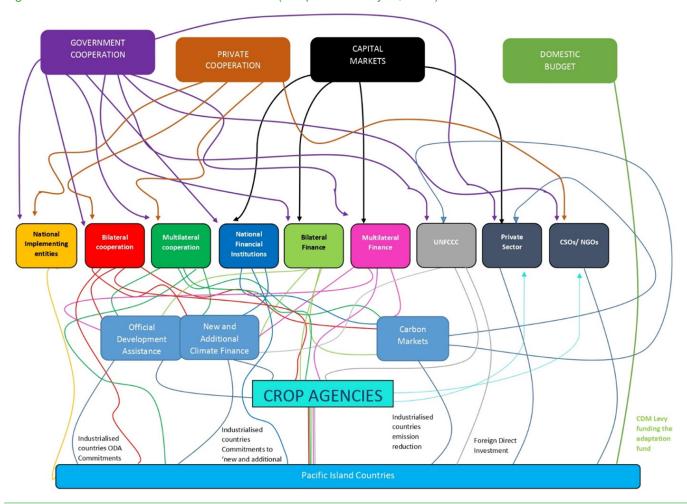
Adaptation finance accounts for the majority of climate finance to Pacific island countries (Watson and Schalatek, 2019). Of the amount accessed by the Pacific in 2010-2014, adaptation finance accounted for 59%, 36% was for mitigation initiatives and the remaining 5% was crosscutting in nature (Atteridge and Canales, 2017). Betzold (2016b), found in analysing the 2010-2014 adaptation finance flows in the Pacific, that adaptation aid to the Pacific has steadily declined, due to the reduction of adaptation support from Australia, which is the primary source of adaptation finance in the Pacific. This figure will likely increase again in light of the AUD\$ 300 million climate and disaster 'Step Up' package for the year 2016-2020 (DFAT, 2019) as well as the recent AUD\$500 million climate finance package pledge to the Pacific for the next 5 years starting in 2020. The AUD\$ 500 million package

is however, not 'new finances' but rather a reshuffling of Australia's existing aid commitment to the region.

2.3.3 Modalities for dispersing financing

Tracking the flow of climate finance to Pacific island countries is complex. Climate finance flows into the Pacific through multiple channels, which creates a "spaghetti bowl" like climate finance architecture (see for example Atteridge and Canales, 2017). Figure 1 depicts a snapshot of the climate finance flows in the Pacific. The main modalities of climate finance disbursement in the Pacific are through bilateral sources, multilateral agencies and national budgets. According to Atteridge and Canales (2017), approximately 72% of climate finance in the Pacific comes from bilateral sources and the remaining 28% from multilateral sources.

Figure 1: Pacific Climate Finance Architecture (Adopted from Flynn, 2011)



2.3.3.1 Bilateral sources

Bilateral sources account for the majority of adaptation flows to the Pacific (84%), followed by multilateral agencies (16%) (Betzold, 2016b). Grants are the most common instrument used to deliver adaptation finance in the region (Betzold 2016b; Atteridge and Canales, 2017). Australia is the largest bilateral source of climate finance. particularly adaptation finance to the Pacific, followed by Japan and New Zealand. Betzold (2016b) argued that Australia contributed approximately 65% of the total \$705 million adaptation finance to the Pacific between 2010-2014. It is also important to note that Australia has been refocusing its climate-related aid away from the Pacific to other regions, especially East and South East Asia (Betzold, 2016b). The 'Pacific Step Up" however, can be perceived as Australia re-orienting its focus back to the Pacific.

2.3.3.2 Multilateral sources

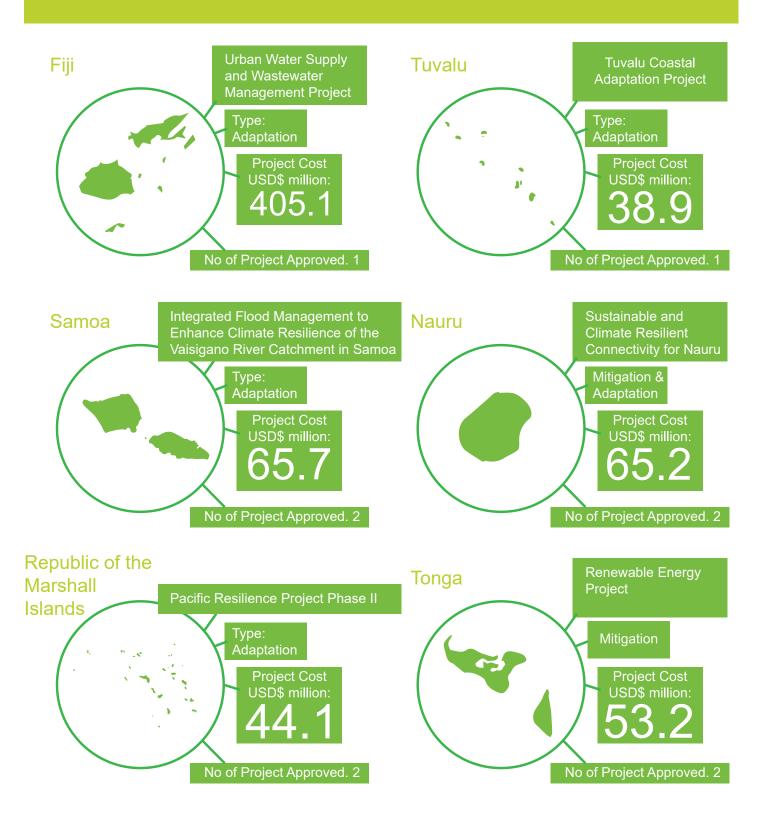
Compared to other SIDS, the Pacific island countries have received the largest share of climate finance (47%) from multilateral sources (Watson and Schalatek, 2019). Including the EU, there are 13 multilateral funds that provides support to the Pacific (Watson and Schalatek, 2019). The EU is the largest provider of adaptation finance in the Pacific (Betzold, 2016b) while the GCF is the largest provider of multilateral climate finance in the Pacific. The GCF has so far approved to co-finance \$ 746.7 million for 12 projects in 14 Pacific island countries (GCF 2019). This is equivalent to 7% of the total \$10.3 billion pledged to the GCF. The total GCF readiness financing approved for the Pacific is \$6.9 million (GCF, 2019). Fiji and the Cook Islands are the only two countries that have attained national accreditation to the GCF. The Micronesian Conservation Trust (MCT), the South Pacific Regional Environment Programme (SPREP) and Pacific Community (SPC) function as regional accredited entities. International accredited entities such as the Asian Development Bank (ADB), The World Bank, United Nations Development Programme (UNDP), United Nations Environment Programme (UNEP), International Union for Conservation of Nature (IUCN), Food and Agriculture Organization of the United Nations (FAO), International Finance Corporation (IFC) etc. also access the GCF funding on behalf of the Pacific. Table 3 illustrates the GCF funding accessed so far by the Pacific.

Multilateral Funds Supporting SIDS including Pacific:

- 1. The Green Climate Fund (GCF)
- 2. Least Development Countries Fund(LDCF)
- 3. Pilot Program from Climate Resilience (PPCR)
- 4. Global Environment Facility (GEF)
- 5. Adaptation Fund (AF)
- 6. Global Climate Change Alliance (GCCA)
- 7. Scaling•Up Renewable Energy Program for Low Income Countries (SREP)
- 8. Forest Carbon Partnership Facility (FCPF)
- 9. Clean Technology Fund (CTF)
- 10. Special Climate Change Fund (SCCF)
- 11. UN REDD Programme
- 12. Adaptation for Smallholder Agriculture Programme (ASAP)

(Adopted from Watson and Schalatek, 2019)

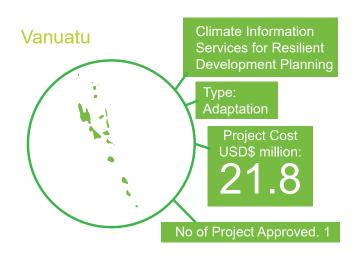
Snapshot of the Green Climate Fund financing in the Pacific





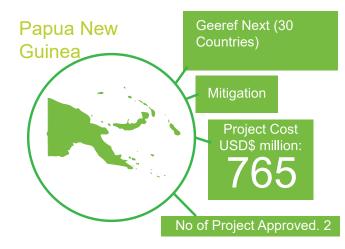


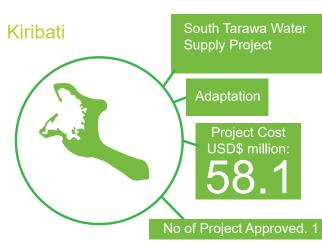


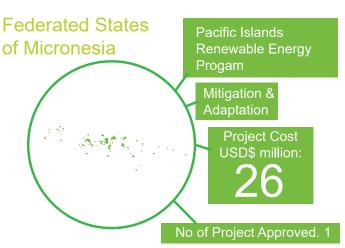


Pacific Islands RE Programme -Cook Islands³ Type: Mitigation & -RMI -FSM Adaptation -Nauru -PNG Project Cost -Samoa USD\$ million: -Tonga No of Project Approved. 1









2.3.3.3 National climate finance

Pacific island countries are also increasingly sourcing climate finance from their national budgets. Compared to other developing countries, Pacific island countries are allocating more of their domestic resources towards climate-related expenditure (CPEIR, 2019). The Pacific island countries' climate-related expenditure on average accounts for 3% of their GDP (CPEIR, 2019). Moreover, as a portion of total government expenditure, climate-related expenditure on average accounts for 13% (CPEIR, 2019). Data also reveals that Pacific island countries' average annual climate expenditure to be around \$28 million (CPEIR, 2019).

Snapshot of the climate change expenditure by source of funding

Country	External	Internal
Kiribati	57%	43%
Marshall Islands	80%	20%
Nauru	86%	14%
Samoa	51%	49%
Vanuatu	9%	91%

Adopted from CPEIR (2019)

2.4 Pacific experience in accessing climate finance

For Pacific island countries, accessing global climate funds to address their rapidly growing adaptation needs is challenging due to the robust fiduciary and accountability requirements expected by global climate funds (Atteridge and Canales, 2017). So far, accessing global climate funds in the region has been done through an international accredited entity, or a regional accredited entity. These organisations charge a management fee that ranges from 7%-20% of the funding secured, in turn reducing the amount available for productivity, and exacerbating the Pacific dependency on costly external support (Fry, 2007; Fry & Tarte, 2016).

Direct access to multilateral sources of funds especially the GCF through nationally accredited entities is still elusive despite the accreditation of two national entities in the Pacific. The process of attaining accreditation is not only complex but can also be a very painful endeavour, especially for poor and small developing countries that are vulnerable to climate change (Samuwai and Hills, 2018). To be perceived as ready for accreditation, recipient countries must first exhibit a reasonable degree of knowledge to navigate the complex international

Key observations of Pacific Assessing Climate Finance:

- Pacific island countries have already accessed significant amounts of climate finance from a variety of sources;
- Pacific island countries continue to prioritise adaptation over mitigation;
- A significant portion of climate finance still falls outside the purview of the national budgets;
- A number of national funding mechanisms have been established in various Pacific island countries;
- Progress has been made towards gaining National Implementing Entity (NIE) accreditation status under the GCF and AF with a number of countries still working towards NIE accreditation.

Adopted from SPC (2019b)

climate finance environment, so that they can be able to identify those potential sources of funds relevant to their circumstances (OECD, 2015b; Samuwai and Hills, 2018). Once the sources of funds are identified, developing countries must show that they have the necessary capacities, institutions, systems and processes to be able to meet the stringent and robust fiduciary standards, and social and environmental safeguards, demanded by international sources of finances (Ford and King, 2015; Samuwai and Hills, 2018). It took nearly 4 years for Fiji to gain accreditation to the GCF.

Climate finance in the Pacific is likely to increase in the future due to collaborative efforts invested in understanding the mechanics of climate finance, the implementations of Nationally Determined Contributions and as more regional and national institutions are accredited to the AF and the GCF (Samuwai and Hills, 2018). The region is experiencing an increase in climate finance capacity building activities such as conferences, workshops and trainings supported by various climate donors that are active in the region. Samuwai and Hills (2018) concurred that there's growing readiness assistance rendered to the region, increasing the possibility of effective accessibility to climate financing. Continued institutional overhauling, policy reviews and public finance management systems strengthening, and increased private sector engagement are other notable efforts towards increasing climate finance flow to the region.

2.5 The nexus of climate finance and gender in the Pacific

Ten Pacific island countries have so far completed a national climate change finance assessment. These assessments build on the Climate Public Expenditure and Institutional Review (CPEIR) and the Pacific Climate Change Finance Assessment Framework (PCCFAF). The purpose of these assessments is to allow Pacific island countries to approach climate change financing in an informed way according to their specific challenges and circumstances. The climate change finance assessments are designed to draw out countries' unique experiences in accessing and managing climate finance as well as identifying opportunities to improve access and effectiveness of climate finance.

The importance of gender has been acknowledged in the PCCFAF of Vanuatu, Solomon Islands, Tonga, Palau and Federated States of Micronesia9 and these countries have committed to integrating gender aspects in their national climate change and disaster risk reduction frameworks. The PCCFAF analysis also highlighted that funding from NGOs tend to have a higher commitment to gender when compared to the government sectors, as evident from the Solomon Islands experience (SPC, 2017a). In addition, despite high awareness of gender inclusion benefits in-country, there are minimal resources allocated for specific gender climate activities at the national level (SPC, 2017a). Achieving and measuring gender key outcomes are still highlighted as a gap which provides a strong impetus to effectively integrate gender not only in climate change but also in all sectors at the national level (SPC, 2017a).

Key observations on Climate Change and Gender:

- Despite progress made in the inclusion of GSI considerations in national policies, mainstreaming of GSI considerations is relatively weak in most Pacific island countries;
- Technical skills on gender and social inclusion mainstreaming is limited with key government ministries across Pacific island countries;
- There have been limited assessments across the region in terms of resource allocations for GSI. Very limited funding is allocated for GSI.
- NGOs have a track record of promoting GSI in their undertaking and have technical capacity and knowledge that governments could benefit from

Adopted from SPC (2019b)

The 2018 Oceania report by Caritas revealed that that current level of climate finance accessed by the vulnerable communities in the Pacific is "woefully inadequate" (de Jong et al., 2018). The 2017-2018 assessment investigated the adequacy of support for the most vulnerable Pacific people and employed a methodology of scoring performance, ranging from woefully inadequate to very good. Adequacy was defined in terms of the amount and the quality of climate finance which offers tangible and practical support to the most vulnerable people affected by climate change including women, children, indigenous peoples and isolated communities (de Jong et al., 2018). Publicly available official reports, and the experiences and observations of people in the field provided the data for the assessment. The report revealed that while there has been an improvement in the amount and the ease of access to climate finance significant improvement is still needed, especially for the poorest (de Jong et al., 2018). The report also raised concern about the transparency of climate finance to communities. The report argued that donors in the Pacific tend to adopt a short-term return on investment approach to climate finance in communities which does not take sufficient account of the long-term environmental impacts of investment decisions. Such an approach fails to address the immediate needs of the most vulnerable communities including future generations (de Jong et al., 2018).

2.6 The strength of a Pacific woman

Women account for approximately 48.6% of the Pacific population (SPC, 2019a). They play a critical role in both the informal and the formal economies of the Pacific and are crucial in contributing to the resilient and sustainable development of Pacific island countries (SPC, 2017b). Pacific women take on the lion's share of home and family care and in many cases also play the primary role of generating income for the family (SPC, 2017b). Evidence indicates that women in some Pacific island countries form the bedrock of economic activities. For example, in the Solomon Islands, women are responsible for 90% of the Honiara market activity that has an annual turnover of between \$10-16 million. Solomon women played dual roles as 'middle-man' and as retailers (SPC, 2017b). Evidence from PNG revealed that women are largely responsible for food production, valued at \$55 million per year, while in Samoa, women also drive the micro business industry, heading 40% of such business (SPC, 2017b). In Vanuatu, the estimated cost of the extra women's unpaid work in repairing houses and gardens, fetching water, searching for food and taking care of the family after Cyclone Pam was estimated to be at a minimum \$3.7 million (SPC, 2017b).

Within the context of climate change, women play a critical role in fostering resilient communities through practical and effective adaptation actions. Pacific women play an indispensable part of the food and water security systems and consumption practices in Pacific communities. They have unique skills and knowledge of the food and water sectors. For example, on the island of Totoya in Fiji, it was the intimate knowledge of women on the production of local nutritious food and traditional food preservation that ensured food security for the community in light of the dwindling amount of arable land available because of coastal flooding and erosion from climate change (UNWomen, 2018c). Similarly, in Yap, it was women's knowledge on hydrology and experience from toiling the land that ensured water security for the community during a drought, as they were able to find a good site for a new well which provided clean water (Lane and MacNaught, 2009).

Pacific women also have an indispensable role in the fishing and aquaculture sector. The skills that they possess are critical in responding to the impacts of climate change, especially to the access of protein. In the Pacific, women are primarily responsible for gleaning and harvesting fish and sea life from coastal and in-shores areas, while men are more involved in deep-sea fishing (FAO, 2005). Available data highlighted the critical role of women in providing food and nutrition security in the Pacific. For example, women in Kiribati on the island of South Tarawa are responsible for 80% to 95% of seaweed farming and shellfish collection (UNWomen, 2012).

Despite the important role they play in society and the knowledge and experience they possess, women are still left out of decision making in regard to climate adaptation and in a post-disaster context (Lane and McNaught, 2009). The next section details the challenges Pacific women face in their struggle to cope against the impacts of climate change.

2.7 Climate change and gender inequality in the Pacific

The Pacific is the canary in the global climate change coal mine. Its inhabitants are among the first and the worst affected from the devastating impacts of climate change. In line with global trends, within the general Pacific population, women, particularly poor women in remote communities are more vulnerable to climate change and tend to experience more severe consequences than others. The vulnerabilities of poor Pacific women are exacerbated by the persistent gender inequalities they face. Gender inequality is an entrenched problem throughout the Pacific region, which tends to exacerbate women's vulnerabilities to climate change (SPC, 2017b).

Gender Impact of Climate Change:

The gendered impacts of disaster were seen in Fiji, after Cyclone Winston, where women mud crab fishers were adversely affected. Women were unable to access the shoreline, lacked access to markets or were focused on rebuilding their homes. Many did not have alternative sources of income they could turn to besides mud crab fishing. They were not always able to obtain credit, and unlike men, were not able to turn to other livelihoods (*Thomas, et al., 2018*).

Gender disparities are entrenched in how Pacific societies assign roles to men and thus has the effect of excluding women from equal participation in decision making as well as benefiting equally from development initiatives in communities (SPC, 2017b). Limited access to justice, inheritance and ownership, and a value system that links masculinity with the authority over women in some Pacific societies are examples of entrenched inequalities that as a consequence worsen the impacts of climate change to women (SPC, 2017b).

Culture has long been the low hanging fruit that many refer to, to rationalise gender-based inequality in the Pacific. While this might be true in some parts of the Pacific, Underhill-Sem (2010) cautions against such posturing, pointing out that the Pacific is a region that is culturally rich and diverse, which as a consequence, complicates the relationship between gender and culture. Underhill-Sem (2010) argues against using culture to create generalisations about Pacific women as a single homogenous group. Instead she proposes that a more dynamic understating on the relationship of the two concepts is needed which takes into account the "broader contours of social transformation that leads to fair and safe societies" (pg.4). Understanding the impacts of culture on gender issues in the Pacific requires a more nuanced approach which recognises that culture is fluid, changeable and at the same time is part of history and is entangled in other cultures (Underhill-Sem, 2010). Culture needs to be viewed as a "way of life structured by power and presentation" (Jolly, 2002, pg8) so that a better understanding on the power dynamics involved in supporting or challenging cultural practices that impact women's human rights is possible (Underhill-Sem, 2010).

Religion is also a major factor that influences (i.e. positive and negative) gender inequality issues in the region. While Christianity dominates the Pacific landscape, Islam and Hinduism, in the case of Fiji, account for a significant portion of the population. In the Pacific as a whole, the ideologies of the Pentecostal movement and fundamentalist conservative Christians are growing

(Underhill-Sem, 2010). Underhill-Sem (2010) argued that in some cases, "the embedded patriarchy and hierarchy of religious group in the Pacific are often called upon to reinforce waning tendencies to subordinate women, as they are seen to have more power in secular economies" (pg 9). It is only recently that some Pacific religious leaders are coming to the realisation about religion being used as vehicle to justify 'controlling the agency of women' and are using religious teachings in an attempt to redress such issues (Underhill-Sem, 2010).

Below is a comprehensive list of systematic and structural inequality challenges that hinders Pacific women abilities to effectively respond to climate change impacts:

- Pacific women and children are over-represented in disaster fatalities and victims: Although Pacific specific data does not exist, women and children are 14 times more likely to die or injured during a disaster (UNWomen, 2019b). Girls are also more likely to be pulled from school than boys to help with domestic chores during disasters which also places them at risk from sexual exploitation (UNWomen, 2018a).
- Poverty amongst Pacific women is high amongst young and elderly women: Pacific women aged 25-34 are overrepresented among the poor in the Pacific; there are 113 women for every 100 men living on less than \$1.90 a day (UNWomen, 2019b). The gender gap is larger for women and men aged 55-59; where it is estimated that there are 119 women living in poverty for every 100 men (UNWomen, 2019b).
- Pacific women still face limited access to quality health services: The Pacific region has the second highest ratio of maternal deaths in the world, with 188 maternal deaths for every 100, 000 live births (UNWomen, 2019b);
- Gender-based violence is prevalent among Pacific women: The Pacific region has the highest rate of gender-based violence against women; 40% of the Pacific women aged 15-49 have experienced intimate partner violence (UNWomen, 2019b). 21% of women aged 20-24 are married/in union before the age of 18 (UNWomen, 2019b). In PNG for example, over 90% of women and girls have experienced some form of sexual violence when accessing the public transport (UNWomen, 2019b).
- Pacific women also experience high rates of economic violence: A majority of Pacific women have experienced (in)direct financial impacts from intimate partner violence (SPC, 2017b). These costs include, medical costs, time off work, psychosocial impacts that affect women's engagement in education, employment opportunities as well as contribution towards family and community economic activities (SPC, 2017b). For example, in RMI, 3 out of 10 partnered women have experienced partners taking their incomes or refusing to give them money (SPC, 2017b). In Vanuatu, women who earned their own income were 1.5 times more likely to experience physical

- and sexual violence compared to those women who do not earn income (SPC, 2017b). In PNG, women on average lose 8.3 days of work compared to 5.6 days to men as a consequence of gender-based violence (SPC, 2017b).
- Pacific women are severely underrepresented at decision making levels: The Pacific has the lowest representation of female parliamentarians in the world, holding on average 5.4% of parliamentary seats (UNWomen, 2019b). The top three positions in government ministries in 15 Pacific island countries are occupied by men (SPC, 2017b);
- Limited access to clean water and sanitation: Pacific women bear the primary responsibility of gathering water for families that don't have access to water on premises. The Pacific has the highest proportion of population in the world, 86% on average, who rely on unsafe water sources (UNWomen, 2019b).
- Limited access to clean, affordable and sustainable energy sources: Pacific women bear the responsibility of collecting sources of energy for the household (UNWomen, 2018a). 82% of households in the Pacific are still using solid fuels for cooking and heating (UNWomen, 2019b).
- Pacific women's participation in formal employment varies by country: There is a large variation regarding women's participation in the labour force in the Pacific. While some record high percentages, others tend to record relatively low figures. Overall, the region has registered little increase in the female labour force participation rate over past two decades, from just 72% in 1997 to 73% in 2017 (UNWomen, 2019b). Statistics also indicated that in general, women in the Pacific are more likely to be unemployed and seeking work, when compared to men (SPC, 2017b).
- Pacific women are disproportionately impacted by ocean and marine resource destructions: It is projected that by 2100 the Pacific coastal fishery harvest will decrease by 50% (SPC, 2011). The Pacific region represents the highest proportion of women working in fisheries, aquaculture and other related industries, representing 20.3% of the work force in these industries (UNWomen, 2019b).
- Pacific women bear the burden of work in Pacific island countries: As in other economies, Pacific women tend to bear the burden of unequal work in societies because of their unpaid domestic roles and responsibilities (SPC, 2017b). Available evidence indicates that women in PNG tend to work on average twice as many hours as men. In Tonga, women work over 50% longer than men on non-economic activities each week (SPC, 2017), while in Fiji average working women spent 24 hours per week on household work compared to 10 hours for men (SPC, 201b).
- Pacific women have weak social protection in the private sector and a lack of social protection in the informal sector (SPC, 2017b): The majority of Pacific

women work in informal sectors and perform most of the unpaid care work (SPC, 2017b).

- Most women in the Pacific still earn less than men: The majority of women in the Pacific still face a gender gap in earnings. Available statistics revealed that women in the formal sector in FSM on average earned 13% less than men and women in RMI earned 9% less than men (SPC, 2017b).

The Pacific has also been proactive in mainstreaming gender across their policies. An assessment of the 15 Pacific island countries however, revealed that the effectiveness of such mainstreaming efforts has been minimal. Between 2010-2014 most Pacific island countries do not have any formal mechanism to support gender mainstreaming across government, and there are no accountability measures in place for implementing government commitments to gender equality (SPC, 2017b). The lack of such mechanisms has impacted the capacity of government to deliver public services (including climate finance) that benefit women, especially rural and urban women living in hardship, who are often involved in informal activities (SPC, 2017b). More importantly, the Pacific still suffers from significant gender data gaps that make it difficult to track the direction and the pace of progress in improving the lives of Pacific women and girls (UNWomen, 2019). The Pacific ranked the lowest globally on 13% of gender data availability, and unless gender is effectively mainstreamed into national statistical strategies, the scarcity of gender data will persist (UNWomen, 2019b).

The next section provides an overview of the regional climate change and gender policy landscape.

Summary of the gender mainstreaming enabling environment in the Pacific:

- •13 out of the 15 Pacific island countries have ratified the Convention for the Elimination of All forms of Discrimination against Women (CEDAW);
- •Most Pacific island countries have no mechanism for making the provision of non-discrimination based on sex enforceable (French territories are the exceptions);
- •Many Pacific island countries have or are in the process of developing legislations to criminalise violence against women;
- •Most Pacific island countries have women/ gender policies that are in the process of being reviewed and updated;
- •Most Pacific island countries have an established ministry for women.

Adopted from SPC (2016)

2.8 Regional responses to gender and climate change

The 1994 Pacific Platform for Action endorsed by the Pacific region and Beijing Platform for Action 1995 have provided the framework for advancing gender equality in the region for the past two decades. Pacific island countries have used the two charters to guide national and regional action and international cooperation to empower women in achieving political, legal, social and cultural rights (SPC, 2004).

As a result of the Fourth World Conference on Women in Beijing in 1995 attended by more than 50,000 women, an overwhelming number called for a new framework on gender mainstreaming. The call turned into a 'ball of fire' with high acceptance and adoption of global, regional and national mainstreaming policies. It led to the establishment of mainstreaming mechanisms even in the least-expected member countries. Twenty years on, the mainstreaming framework remained a beacon of hope for advancing gender equality however, there's no

Key constraints to gender mainstreaming in the Pacific:

- •Important gaps still exists between international, regional and national legislations;
- •Customary law and gender stereotypes tend to affect the application of informal laws;
- Lack of government awareness of the legal and policy frameworks for gender equality and women's human rights issues;
- •The gender dimension is not properly reflected in strategic development plans and gender equity is not mainstreamed across sectors;
- •Gender issues are rarely discussed as part of the development issues amongst government agencies;
- •Inadequate financial resources allocated for gender mainstreaming;
- •Limited production and use of sex•disaggregated data;
- No guidelines and systems in place for gender mainstreaming;
- •Little has been done to translate gender commitments into actions despite political level recognition of gender equality;
- •Weak performance management and reporting systems in most Pacific island countries making mainstreaming across sectors difficult as well as holding institutions accountable.

Adopted from SPC (2016)

substantive evidence to show progress (Alston, 2014).

The mainstreaming of gender in Pacific island countries' national policies continues to lag. An assessment on how well gender equality has been incorporated in policies, institutional frameworks, implementation and areas of practice, knowledge and data, and participation and leadership (i.e. the five spheres of influence) in RMI, Vanuatu and Samoa revealed that a lack of resources and funding impedes the integration of gender issues in policies and national institutions (Aipira et al., 2017). Furthermore, there is often lack of follow-on consultations and planning, increasing the risk of policies being gender blind. There in an urgent need for female leadership to be championed in the Pacific in all spheres of influence, and this must be coupled with a transformation of the unequal gender norms and traditions that is prevalent in Pacific societies.

2.8.1 Pacific Leaders Gender Equality Declaration

The 2012 Pacific Leaders Gender Equality Declaration (PLGED) attempts to lift the status of women and empower them to be active participants in economic, social and political life. The PLGEP is aligned to the Pacific Leaders ratification of the SDGs and the Convention on the Elimination of All forms of Discrimination Against Women (CEDAW), showing commitments to address gender equality and women's rights to political participation. The PLGEP provides the framework for electoral system reform for Pacific island countries, including that of Samoa with a 10% parliamentary seats allocation to women, and the 30% seats for municipalities in Vanuatu (VCSIN, 2018).

An analysis of the PLGEP (2016-2018) indicated that almost all Pacific island countries have progressed institutionally with policy and strategies conducive to advance gender equality (PIFS, 2016). However, progress in the political participation of women in the region is still slow and faced with significant barriers. The key challenges that hinders the progress of the PLGEP include:

- 1. Lack of recognition that gender inequality and the violation of women's human rights are serious impediments to sustainable development in the region.
- 2. Gender and social perspectives are not adequately integrated across the development agenda at the regional and national levels.
- 3. Lack of financial investment in transforming gender and other social inequalities and addressing all forms of discrimination against women.
- 4. Strong resistance to transforming social, economic, and political institutions and systems that exclude women

from decision making.

5. Lack of mechanisms to hold countries to account when progressing gender equality and women's human rights. (Adopted from PIFS (2016)).

2.8.2 The S.A.M.O.A Pathway

The SAMOA (Small Island Developing States Accelerated Modalities of Action) Pathway was adopted at the Third International Conference on Small Island Developing States (SIDS) in 2014. It outlines the objectives for sustainable development and promotes a message of inclusion, sustainability, human rights, women's empowerment and local agency. There is clear consideration of gender equality foregrounded in the pathway, which is addressed in multiple areas, such as water and sanitation, food security, disaster risk reduction, climate change, poverty eradication and education. The S.A.M.O.A pathway not only integrates the gendered impacts of climate change into the development pathway of Pacific island countries, it also highlights the particular challenges and vulnerabilities faced by women, people with disabilities, the youth and those of a lower socio-economic status.

The mid-term review of the S.A.M.O.A pathway recognised that progress in the implementation in the past five years has been uneven across the different regions and in countries. While the review noted that progress has been made on the issue of gender, gender equality remains a key challenge for SIDS. SIDS reaffirmed their commitment to step up efforts to further promote gender parity and women's economic and political empowerment, as well as to address gender-based violence to enhance the implementation of the S.A.M.O.A pathway, and called for the continued support from the United Nations system and other relevant stakeholders.

2.8.3 The Framework for Resilient Development in the Pacific

The 2017-2030 Framework for Resilient Development in the Pacific (FRDP) is an integrated framework for Climate Change and Disaster Risk Reduction for the Pacific. The FRDP provides a guideline and support to Pacific island countries on building resilience to climate change and disasters. The FRDP acknowledges the importance of integrating gender considerations in countries' approaches to climate change and disaster risk reduction (DRR). Gender equality serves as a guiding principle of this Framework. The FRDP recognises that the most vulnerable groups (including women) are key to participation and decision making in climate change and DRR initiatives and that their needs should be prioritised. Gender has been mainstreamed in the three broader

goals of the FRDP, with gender specific actions assigned to the three goals.

Currently, through deliberative institutional arrangements, an executive or project unit has been recruited and housed in three CROP Agencies SPREP, SPC and PIFS with specific mandates. In addition, a steering committee provides overall guidance to the implementation of the FRDP. The first task undertaken is the development of a monitoring and evaluation framework to synchronise national and regional efforts in alignment to the Pacific SDG indicators. The FRDP midterm review is scheduled for 2020 however, there is very minimal work carried out with regard to its implementation as was discussed in the Regional Climate Finance Meeting 25th-28th June 2019 in Sigatoka, Fiji¹⁰.

2.8.4 The Pacific Climate Change Finance Assessment Framework

The PCCFAF builds and extends the traditional six pillars of the CPEIR¹¹; policy and plans, funding sources, public finance management and expenditure, institutions, human capacity, and development effectiveness. After the review of the PCCFAF in 2016, gender and social inclusion was included as the seventh key area of assessment. The gender dimension provides an insight on the alignment of Pacific island countries climate change and disaster risk frameworks with best practice on gender and social inclusion mainstreaming and international social safeguards.

Out of the ten countries assessed under the PCCFAF only six countries included the gender and social inclusion pillar. These are Solomon Islands, Vanuatu, Federated States of Micronesia, Palau, Tonga and Kiribati (unpublished). The assessments found that the efforts to mainstream gender in line with the SDGs has made little progress in integrating gender into national climate change and DRR frameworks. Gender and social inclusion are usually attempted on an ad hoc basis, as an 'afterthought', to satisfy international obligations for various global climate finance institutions. The integration of GSI issues is not harmonious. The other key issue is the absence of a sound monitoring and evaluation framework to trace and identify gaps, hence an inability to strategically plan and advise (PIFS, 2018).

The next section details the research sites of this study. FSM and Tuvalu served as the sites where the data for the research was collected.

¹⁰ Both the authors of this report participated in this regional meeting.

¹¹ CPEIR focused on three pillars Policy Analysis, Institutional Analysis and Climate Public Expenditure Analysis

3. Research Sites

The research was conducted with women's'-based organisations and individuals in Tuvalu and the State of Chuuk in the Federated States on Micronesia (FSM).

The selection of these two sites is aligned to Oxfam in the Pacific's (OiP) regional strategy of amplifying the 'voice' of countries in the Polynesian and Micronesia region. Within the Pacific, the Micronesian region, especially those in the Northern Pacific are often left out in the climate change discourse as the attention tends to focus more on the countries in the Southern Pacific region (UNICEF, 2017).

The main research team consisted of the Research Consultant and the OiP's Climate Finance Advisor who conducted the field work in countries. Research was coordinated with local partners. In Tuvalu, the work was coordinated with the Tuvalu Association of Non-Governmental Organisations (TANGO) and in Chuuk, with the Chuuk National Youth Council (CNYC). The research team spent 14 days in Tuvalu and 12 days in Chuuk conducting talanoa (consultation) sessions with women's-based groups in communities, women, government officials and development partners. The details of the participants are as shown in Table 4 in the Appendix. In total, five group-based talanoa and eight one-on-one based talanoa were conducted in Tuvalu, while one group based talanoa and seven one-on-one based talanoa were conducted in Chuuk.

A brief of the Pacific Islands in which these communities are located are as detailed below.

3.1 Tuvalu

3.1.1 Economic overview

Tuvalu formally known as the Ellice Islands, separated from the former Gilbert and Ellice Islands Protectorate in 1974, and gained independence from Great Britain in 1978. Tuvalu is made up of eight islands, Nanumea, Nanumaga, Niutao, Nui, Vaitupu, Nukufetau, Funafuti and Nukulaelae (Government of Tuvalu, 2015). Tuvalu's economic performance is highly volatile with economic activities such as fishing, subsistence farming and an emerging tourism industry. Much of the government's revenues are derived from fishing license fees from foreign fishing vessels, the 'dotTV' internet domain, and income from the Tuvalu Trust Fund. The impact of the global economic crisis has been significant as income earnings from the Tuvalu Trust Fund and the demand from Europe for Tuvalu's seafarers - Tuvalu's main foreign exchange earning source for the private sector

 has dwindled (IMF, 2011). Tuvalu's gross domestic product was \$32.7 million in 2013 with \$43 million in 2018 (\$3, 702 per capita).

3.1.2 Environment overview

Tuvalu, population of 10, 645, has a land area of 26 square kilometres with a population density of 416 per square kilometres (Government of Tuvalu, 2017). Its Exclusive Economic Zone is 757,000 which provided a value of \$149 million (2012) from purse seine and longlining fishing (Government of Tuvalu, 2015). The islands of Tuvalu are extremely low-lying (3 metres or less above mean sea level) and sea level rise is a direct threat to lives, assets, livelihoods and ecosystems. Rising atmospheric and surface ocean temperatures reduce productivity of agriculture and marine resources, increase evaporation from soils, and pose a direct health threat (Government of Tuvalu, 2011). Other climate-induced threats include prolonged droughts, coral bleaching, tropical cyclones, storm surges, and salt spray. Major threats to the environment related to developmental aspects are coastal deforestation, overexploitation of terrestrial plants and animals, overharvesting of fishery resources, invasive alien species and diseases, solid and waste pollution, loss of knowledge and lack of awareness, and inadequate governance and legislation (Government of Tuvalu 2016).12

3.1.3 Cultural context

Tuvalu is a Polynesian state and is considered a homogenous society (Madaleno, 2011; Government of Tuvalu, 2017). The Tuvaluan language is constructed by three contacts throughout history, missionisation (1861), the Samoan language and the iKiribati language, and the English language. There are two dialects that exist within Tuvalu, one of the northern group of islands and the other to the south (Besnier, 2002).

The impact of the different contact eras also shaped the modern Tuvaluan culture. Tuvalu 'borrowed a number of important technologies from the Gilbert society such as coconut sap toddy tapping and fishing magic' (Besnier, 2002). But within Tuvalu itself there is specific traditional knowledge and cultural traits that are both enabled and limited by its geographical construct. For instance, the people from the three raised limestone islands of Nanumaga, Niutao and Vaitupu are known for their "knowledge" of the land. In comparison to the lower lying atoll islands, these islands have more land space and better soil fertility that forms a specific kind of skill allowing the men to plant and tend the land such as "te uaniu" (Corlew, 2012). As their islands are also

22 Tuvalu GDP available at https://countryeconomy.com/gdp/tuvalu accessed 20th August 7am

surrounded by the open ocean, their fishing skills are also limited to catching deep sea pelagic and grouper species.

In contrast the people of the other five atoll islands are known as the 'people of the sea' as they have minimal land area and the formation of many small atolls around the lagoon provides the opportunity to develop fishing skills that are suitable for both reef and deep-sea fish life. As the land is largely sandy with extremely harsh conditions for planting and farming, the men are confined to harvesting trees and plants that are tenable in those conditions, namely coconut trees, pandanus and breadfruit. Their limitations on land are compensated by their prowess and knowledge of the sea and marine life cycle that has earned them the term "te fagota", which means experienced fishermen. These differences in land formation and marine landscapes define their daily activities, roles, responsibilities and physical and spiritual relationships.

Tuvalu is primarily a patriarchal and patrilineal society (Corlew, 2012). However, some islands have traits of matriarchal systems (Government of Tuvalu, 2015). Traditionally the major social institutions have been family-based under the leadership of the matai (head of clan). The matai(s) are responsible for governing the island under the guidance of the ulu aliki (chief). The ulu aliki (highest chief) is inherited based on the chiefly lineage (Aselu, 2015). It's not common for a woman to hold the position and it's usually passed to her son if she's next in line.

The women do not contribute directly to island affairs but through their husbands or the family matai, a woman can inherit lands through patrilineal lineage. There are underlying values that guide the interactions between males and females in a Tuvaluan community and one example is the "tuagane tapu" cross cousins which is defined by Corlew (2012:148) 'as siblings or cousins who are of different sexes'. The relationship is deeply rooted in respect for each other that restrict them from close association or literally physically being in the same space. Such cultural practice strengthened the existence of societal norms that discourage women from participating or contributing to the decision-making process in communities.

Within the island community setting there are social institutions that allow women to participate or contribute to the decision-making process. There is the island women's association called te fakapotopotoga fafine te fenua and its primary role is to support and implement the decisions made by the elders of the island (Kofe and Taomia 2007). The association also looks after the domestic duties of the meeting hall or falekaupule/ ahiga¹³/ maneapa¹⁴/ tausoa¹⁵ that is preparing food and

providing catering services for the island feast or fakala; cleaning and maintaining the hall (lakeiga ote maneapa) that is providing mats to spread on the floor and so forth. The other social institution is the church women's groups or te komiti a fafine that tend to matters pertaining to the church hall or falesa and other church activities, taking their cue from the pastor's wife. Collectively these social institutions groom and organise women/girls to perform their gender-assigned roles and responsibilities in the community. Another significant role is the raising of funds to support community affairs which can be aggressive and competitive. More often than not, community commitments can be overwhelming, such that women might neglect their primary roles at home specifically, child rearing and caring.

The existence of these associations is an opportunity or a space for individual women to raise their concerns, participate and contribute to the decision-making process. Occasionally the leaders of these prominent association are consulted and invited to give insights by the taupulega or elders to matters concerning women. However, such opportunities can be meaningless if women lack the agency or space within their own associations to directly participate and contribute to the decision-making process.

Following independence, and with the influence of the democratic Westminster model, Tuvalu's traditional governing system transformed from the chiefly to a contemporary system harmonising traditional and democratic governances. In 1997 Tuvalu developed the Fale Kaupule Act that determines the decisionmaking process through two mechanisms of governing or decision making; the traditional (Fale Kaupule) and executive (Kaupule). They are distinct from each other in their operation, structure, roles and responsibility however, they are synced in a complimentary way. The Fale Kaupule is where traditional leadership sits and makes decisions for the island, while the Kaupule is the executive arm that enacts the decisions made by the former. The Kaupule or island council, is commonly known as the link of the community to the government through the Local Government Department. In the original Act, women were not permitted to participate in the decision-making process in either settings. However, this has been reviewed and progressively women are expected to participate. Currently two islands in Tuvalu, Niutao and Nukulaelae, have female presidents or Pule Kaupule (Pacific Women, 2017) and another female Kaupule member in another island.

¹³ Nanumea and Nanumaga word for meeting hall

¹⁴ Kiribati word for meeting hall(maneaba)

¹⁵ Vaitupu and Funafuti word for meeting hall

3.1.4 Climate finance context

Available climate finance data for the country indicate that between 2010-2014 Tuvalu accessed a total of \$38 million from bilateral and multilateral sources (Atteridge and Canales, 2017). Grants were the main modality used and the majority of climate finance was from bilateral sources (Atteridge and Canales, 2017). In 2016, the GCF approved co-financing of \$36 million in grants for an adaptation project for Tuvalu which is valued at \$38.9 million (GCF, 2019).

Tuvalu hasn't conducted a climate finance assessment, based on the Pacific Climate Change Finance
Assessment Framework, to review the progress of mainstreaming gender in the climate change sector. It is evident that ongoing mainstreaming work is in progress as existing structures are in place, as are policies and strategy frameworks. However, gender and climate change mainstreaming is fairly new and very limited to high level policy with minimal visibility at the community level. There is little evidence of deep support in terms of budget and resources invested and committed nationally, let alone the available capacity to implement the gender and climate change policies (Kofe and Taomi, 2007). Data disaggregation is yet to be realised and applied to better inform decisions, plans, and activities.

3.1.5 Gender and climate context

It was not until the Pacific Platform for Action (PPA) in 1994 that the Pacific as a region put in place a gender framework (Fairburn-Dunlop, 2005). Tuvalu was one of the Pacific countries classified as part of the "dirty dozen" with no female representation in parliament. (Kofe and Taomia, 2007). Over a period of 25 years Tuvalu has had only two female representatives in parliament, at different periods. This is a worrying fact under the PPA framework, knowing females make up almost 50% of the total population in 2017. (Government of Tuvalu, 2017)

Tuvalu made a commitment to advance gender equality in 1999 by ratifying the Convention on the Elimination of all forms of Discrimination against Women. A Department of Gender Affairs (GAD¹6) was established following the ratification of the CEDAW. In addition to the department there are other formal and informal institutions that support gender equality and advocate for gender affairs such as the Tuvalu National Council of women (where leaders of island women's association or fakapotopotoga fafine ote fenua are represented) and the church group of women Fakapototoga Faine Ekalesia Tuvalu (leaders of Komiti a Fafine) or Church women's group are represented.

Realising its responsibility to the people and fulfilling international obligation, Tuvalu developed its first National

TUVALU KEY GENDER STATISTICS

- Women account for 48.6% of the population (Government of Tuvalu 2017)
- 62% of women live on Funafuti, the capital and main urban centre (Government of Tuvalu, 2017)
- 1 female member of parliament
- Labour force participation for women rate is at 39.7% compare to 58.5% men (Government of Tuvalu, 2017)
- Employment population ratio is 25% compare to 40% men (Government of Tuvalu, 2017)
- Unemployment rate for women is 30.4% compare to men 27.2% (Government of Tuvalu, 2017)
- Girls have better school attendance at age of 13 compared to boys' attendance (Government of Tuvalu, 2017)
- 22% of senior positions are occupied by women (SPC, 2013)
- 8% of women aged 15•19 are involved in childbearing (SPC, 2013)
- A number of legislations discriminate women (SPC, 2013)
- Family Protection and Domestic Violence Bill (SPC, 2013)
- 6.2% (3 out of 48) of local government is made up of women. Two of the three are Presidents (Pacific Women, 2017)
- 40% of women experienced physical and/or sexual violence in their lifetime (Pacific Women, 2017)
- 130 is the Gender Parity Index for secondary school enrolment (gross) in 2015. For every 100 boys enrolled, there were 130 girls enrolled

(Pacific Women, 2017)

Women Policy in 1999, which was reviewed in 2005 and 2011 and recently in 2014 (Government of Tuvalu, 2014). The most recent is titled Tuvalu National Gender Policy in line with recent developments in the gender sector.

Within the coordination and implementation framework the policy acknowledged the shared responsibility between the GAD and other ministries, agencies and non-state actors. It identified GAD as the leading agency providing technical support for all mainstreaming activities in the case of alarming, urgent and emerging issues such as climate change, trafficking, and labour mobility. All ministries are required to integrate gender considerations in their budgets and annual plans.

The policy is accompanied by a five-year Strategic Action

16 Other reports use the acronym DWA however the policy uses DAW.

Plan. Climate change and environmental issues, and considerations are captured, and out of the six priority outcomes, Outcome 1 states the need to:

"Ensure women's equitable access to capacity building initiatives in disaster risk management and adaptation to climate change and resource management. Support equitable participation of women, together with men, in decision making in relation to Disaster Risk Management (DRM) and Climate Change (CC) adaptation and natural resources management at the community and national levels" (Government of Tuvalu, 2014).

In 2012 Tuvalu developed a National Climate Change Policy and a National Strategic Action Plan for CCDRM which are gender sensitised. One of the guiding principles of the policy is to 'respect human rights, rule of law, gender equality and sensitivity'. There is strong emphasis on the availability of gender-disaggregated data for development planning with relation to health and socio-economic adaptation programs. Similarly, the policy pointed out the need to diversify gender specific climate resilient livelihoods to strengthen island governance leadership.

3.2 Federated States of Micronesia

3.2.1 Economic overview

The Federated States of the Micronesia (FSM) is an independent sovereign Pacific island country with strong association with the United States of America. FSM consists of four states – from west to east, Yap, Chuuk, Pohnpei and Kosrae – that are spread across the western Pacific Ocean. The economy in FSM is made up of subsistence farming, subsistence fishing and tourism (SPC, 2012). The country's estimated GDP is \$3, 735 per capita.

3.2.2 Environment overview

FSM has a relatively small land area of 702km2. However, its total EEZ is estimated to be 2, 978,000 km2. Water security and food security are identified as major priorities for the country because of the lack of access to stable water sources and food availability is largely dependent on imports (Government of FSM, 2014). FSM is very vulnerable to sea level rise, typhoons and increasing coral bleaching.

3.2.3 Cultural context

The four FSM States are unique and diverse in terms of both culture and language. Traditional, social and cultural institutions are still very strong in Micronesia, with traditional chiefs having a strong control in all States

other than Kosrae (Government of FSM, 2014). Cultural groups are subdivided into tribes, clans and sub-clans, with their own diverse practices contributing to FSM's rich traditions and values. There is a significant relationship between these diverse cultural values and preservation of the country's natural resources and environment (Namakin, 2008). While on the main islands of each State there are modern developing communities, on the atoll islets there is low technology, traditional communities dependent on fishing, agro-forestry, groundwater, and rainfall (Government of FSM, 2014). Both community types are vulnerable to climate-related changes in precipitation, sea level, storms and coastal erosion. Today there are 16 languages spoken in FSM. Because language varies in each State, English is the official language.

FSM societies are based on the extended family, which is responsible for the family welfare, especially in relation to customary family land. All States except for Yap and a few atolls in Pohnpei have matrilineal clan systems in which lineage, titles, rights and acquisition of properties is passed on through the mother's line. However, women's rights to land ownership and their access to resources have changed under the various colonial authorities that have governed FSM, with most decision-making related to land ownership and land use being retained by male members of the family (SPC, 2012).

Traditional, social and cultural institutions are still very strong in Micronesia. For example, customary authority in Pohnpei resides with the island's traditional title holders, whose roles and responsibilities are allocated and organised within complex hierarchical systems that operate in each kouspaw (village) and wehi (traditional kingdom). While the nahmwarki (paramount chief) is the symbolic owner of all land within a wehi, the kousapw is the centre of social organisation and culture. Traditional titles, while earmarked for men of particular matriarchal lineages, are earned through community service, displays of traditional skills and accumulation of traditional knowledge. Title holders are accountable to their constituents and titles can be revoked if the holders fail to perform their duties adequately. Historically, specific title holders (which are often men) are responsible for management of natural resources (Johnston, 2012).

3.2.4 Climate finance context

The FSM Climate Change and Disaster Risk Finance assessment for the period 2011-2018 revealed that FSM accessed a total of \$68.4 million of climate finance related funding (SPC and PIFS, 2019). Bilateral sources accounted for 67% of the finance and multilateral sources 33% (SPC/PIFS, 2019). Mitigation accounts for the largest portion of climate finance at 56%. Adaptation finance accounted for 27.7% and disaster risk reduction

and management accounted for the remaining 15.8% (SPC and PIFS, 2019). The GCF has also approved funding for one project in FSM for an amount of \$17 million as well as readiness funding worth \$1.5 million (GCF, 2019). It is also important to note that 61% of climate change related funding is delivered outside of the FSM budget (SPC and PIFS, 2019). Figure 2 below shows the donor composition of climate finance accessed so far by FSM.

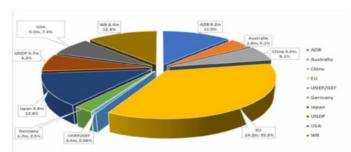


Figure 2: Composition of climate finance donors to FSM from the period to 2011•2018 (Sourced from SPC and PIFS (2019))

3.2.5 Gender and climate context

The 2019 FSM Climate Change and Disaster Risk Financing Assessment revealed that while progress has been made in mainstreaming gender into the FSM national development policies (including climate change) more still needs to be done (SPC and PIFS, 2019). The assessment revealed that the current expenditure of the FSM government on building social structures and service delivery, good governance and institutional capacity tends to be very small (SPC and PIFS, 2019).

While FSM has a national level gender policy, some semiautonomous states, specifically Chuuk, are yet to enact a gender policy at state level. Laws and services related to social matters are the responsibilities of the State rather than the national government (SPC and PIFS, 2019). The assessment revealed that a big capacity gap exists within the formal government structure to mainstream gender and social inclusion into national and state policies (SPC and PFIS, 2019). Gender and social inclusion is still relatively new in national and state policies and is not widely included in policies specifically related to climate change and disaster risk management (SPC and PIFS, 2019). Social considerations in FSM tend to be found only in high level climate change-related policies, fisheries and agriculture at both national and state level but the potential of the vulnerable groups such as youth, women and people with disabilities and the importance of their participations are often not highlighted (SPC and PIFS, 2019).

It is challenging to engage in social and gender analysis in FSM's climate change sector due to capacity constraints. FSM lacks an effective enabling environment

FSM Key Gender Inequality Statistics

- Women account for 48% of the population (SPC 2019)
- Most of the population lives on the outer island; in Chuuk for example 70% of the population lives outside the main economic centre (DoFA, 2017)
- Only 2 women hold parliamentary positions
- Labour force participation for women rate is at 48.4% compared to 66.1% for (SPC/PIFS 2019)
- 41% poverty rate (SPC/PIFS 2019)
- 1 in 4 partnered women in FSM have experienced gender based violence (SPC/PIFS 2019)
- 39% of employees in the formal sector are women who receive 36% of gross earnings, that average is 13% less than men (SPC 2017)
- 60% of the population lives 180 meters from the shoreline (DoFA, 2017)
- Only 41% of the population has access to improved water and 45% to improved sanitation (SPC, 2012)
- Traditional assigned gender roles limit girls and women choices in education and careers, (SPC, 2012)
- Men surpass in all fields of work Women are concentrated at lower level of hierarchies with relatively lower pay than men (SPC, 2012)
- Laws that protect women's rights issues such as domestic and sexual violence, education and political participation are inconsistent across the 4 States (SPC, 2012).

where gender and social inclusion can be mainstreamed. Factors that hinder such efforts include the absence of appropriate agencies at State level which can host gender programs and projects, and the challenges faced by community-based organisations, which are often under resourced, fragile and heavily dependent on project funding (SPC and PIFS, 2019).

All four States have a women's council, however, the extent to which women's voices are sought out beyond traditional 'women's domains' varies (SPC and PIFS, 2019). The consultation practices at the national and state levels also vary (SPC and PIFS, 2019).

4. Research Process

This section outlines the research process undertaken for this study. It will describe the study's theoretical framework, the methodology that was adopted, the technique of data analysis and the research sites.

4.1 Study's conceptual framework

This research uses the conceptual framework developed by the Adaptation Finance Accountability Initiative (AFAI) (see Terpstra et al., 2016). While the meaning of accountability varies, when understood within the context of good governance, accountability can be defined as the ability of men and women to take responsibility for their actions and the commitments they have made, and by oversight of actors to hold them to account for these actions and commitments (Newell and Bellour, 2002).

There are two tiers of accountability within the context of climate finance. The first tier is at the international level. The notion of accountability at this level is rooted in the recognition that climate change is primarily driven by human activities, specifically developed countries' historical emission contributions. Developed countries have a responsibility for the damage that they have caused (although the question of who to pay is still a much-contested issue within the UNFCCC). The 1992 UNFCCC and the 2015 Paris Agreement have affirmed that developed country Parties have a responsibility to channel finance and other support to developing country Parties that are most vulnerable to climate change impacts.

The second tier of accountability is at the national level where there is an obligation for national governments to safeguard and protect the wellbeing of all their citizens – men and women (Cameron et al., 2013). This obligation is rooted in the various international human rights treaties and agreements that most countries in the world have ratified or/and are party to, including CEDAW. These responsibilities are also enshrined in the national constitutions of countries.

This study also recognises that the 'implicit' nature of accountability within the climate change context also creates numerous layers of accountability amongst various actors, men and women, and while important, they are not within the scope of this work. This study specifically focuses on the second tier of accountability, specifically focusing on sources of climate finance at the national level, which channel development financing (including climate finance) to local communities.

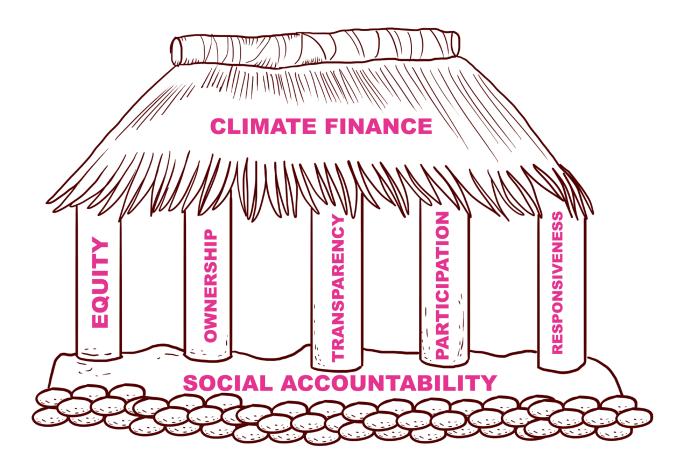
The AFAI accountability framework stresses that the 'second tier of accountability', as described above, advances the notion for greater social accountability for climate finance. While the understanding of social accountability also varies, social accountability within the context of climate finance, at least in the context of this paper, is understood as "...the holding to account of how funding is used to ensure that finance reaches those that are most vulnerable to the impacts of climate change" (Terpstra et al., 2016). The essence of social accountability as advanced by the AFAI framework is a demand-driven approach to accountability which sheds light on the effectiveness of climate finance at community levels, especially from the perspective of those that are particularly vulnerable to climate change including women. It is a framework that has been piloted by Oxfam and a number of partners to demystify the impact of climate finance in a number of communities in Africa as well as in the Philippines. The AFAI framework captures communities' perspective on whether climate finance is reaching the most vulnerable in communities and whether climate finance is having an impact (or not) at the community level.

The AFAI framework is based on five critical pillars of assessing social accountability. An overview of what these pillars represent is outlined in this section, while a detailed elaboration is provided in the Discussion sections.

- 1. Transparency: The transparency pillar assesses whether men and women in communities are able to gather information about the use of funding and the activities carried out. Transparency is closely linked to accountability because the ability to hold one accountable for their actions is contingent upon the availability of quality information.
- 2. Ownership: The ownership pillar assesses the degree to which men and women and other stakeholders at the local levels can decide on what actions are to be taken. Inclusivity and participatory decision-making processes are the two critical components of this pillar.
- 3. Responsiveness: This pillar assesses whether the resources and the support directed to communities are responding to the needs and interests of the most vulnerable groups in communities. This pillar emphasises that the support channelled to communities must be in line with what the community, especially the vulnerable, see as important.
- 4. Participation: This pillar assesses whether the established processes in place allow men and women in communities to provide informed, timely, and meaningful

inputs and influence decisions that affect them. Critical to this pillar is meaningful participation, where communities' voices are actually valued in the overall decision-making process.

5. Equity: The equity pillar assesses whether the climate actions address social inequalities and promote equality, specifically gender equality. Equal sharing of benefits and the prioritisation of the needs of the most vulnerable in communities forms the crux of this pillar.



These five pillars formed the parameters in which the data was analysed and the overall framing of the discussion. Importantly, these pillars are analysed from the perspectives of women as a way to show the dynamics of gender inequality in the Pacific.

4.2 Methodology

This research adopted a participatory research approach using mixed methods. The talanoa method and the thematic analysis approach are the two main tools used in this research, with the former being used to gather the data, and the latter used to make sense of the data.

Talanoa is the primary research tool used to collect the data. Talanoa is a term shared in Fiji, Tonga and Samoa to describe a conversation, a chat, sharing of ideas or a reflective process that is inclusive, participatory and transparent. In research, talanoa is used as a research tool that fits the qualitative approach (Fua, 2014). Talanoa operates from a constructivist perspective where knowledge is socially constructed through the process of talanoa (Fua, 2014). While the label 'talanoa' is prevalent to the South East part of the Pacific region, the principles of 'story telling' that it adopts are common across the Pacific region.

This method also draws on the Kakala framework, which recognises the need to promote opportunities for Pacific researchers to articulate theories and perspectives that are based on the Pacific ways of thinking. Fua (2104) argued that for one to conduct meaningful research in the Pacific, they must 'first think like a Pacific islander". Pacific islanders tend to think first from their own cultural context via the language of the place with questions, such as, what does this mean in their own context, how do they do it in their village etc? This allows for reconceptualisation; a process of thinking from ones' own context, and not just translating some foreign ideas into one's context. Re-conceptualisation allows one to dig deep before emerging with old 'traditional' knowledge that is newly crafted in a contemporary setting (Fua, 2014).

The principles of talanoa have also has been adopted and accepted as legitimate research methodology within the academic sphere. Vakaoti (2007) focused on understanding street-frequenting young people in Suva, Fiji and incorporated the talanoa principles in his methodology to connect with these marginalised and vulnerable youth (Vakaoti, 2007). Oxfam's groundbreaking research on the impacts of natural disasters on the (Lesbian, Gay, Bisexual, Transgender, Queer and Intersex) LGBTQI communities in Fiji was primarily driven by the talanoa methodology (Dwyer et al, 2018). The talanoa principles are also increasingly adopted by development practitioners in the Pacific to collect, share and learn from informed voices as evident in the 2019 Pacific Regional Monitoring Evaluation and Learning (MEL) Convening Workshop (SPC, 2019c), and the blog site named Talanoa, which is designed to share authentic Pacific voices for the purpose of encouraging and sharing real stories of people in Pacific communities (Rika, 2019). The concept of talanoa is rooted in Pacific culture of storytelling and is the tool used by Pacific islanders to make sense of things. Talanoa is the ideal tool to establish trust and rapport with Pacific communities who have good reasons to be careful about sharing their experiences in light of the cultural sensitivities that exists. Gender issues, especially women's rights in the Pacific, is still a culturally sensitive issue in many communities. Talanoa promotes a new Pacific approach to research, one that not only enables the researcher(s) to gain the trust of participants, but one that also values participant's time and their goodwill in sharing their experiences and knowledge. This idea of trust is essential in affirming to participants that the research will be useful to them, and that their knowledge, skills and experiences are valued.

Talanoa is "not an interview but a shift of thinking from semi-structured interview because of its loose and 'unique' approach to data gathering" (Fua, 2014). Talanoa "approaches the participant with an issue that the participant is asked to muse, reflect upon, to talk about, to critique, to argue, to confirm and express their conceptualisation in accordance with their beliefs and experiences" (Fua, 2014, pg. 56). Fua (2014) argues that a successful talanoa requires "fanongo or deep listening and feeling/ sensing" by the researchers, "not only to the words being spoken but also to the silences, to the implied meanings and the shared understanding" (Fua, 2014, pg. 56).

Similar to the technique used by Dwyer et al., (2018), the researchers also use tools suggested in the participatory narrative enquiry as advanced by Kurz's (2014) to complement the talanoa technique, where guiding questions/scenarios were posed to participants who respond by giving narrative stories rather than discrete answers.

Prior to the beginning of the talanoa sessions, an information session on the purpose of the research was carried out by the two-person research team. For group based talanoa, presentations were done to the groups to demystify the concepts of climate change and climate finance. The presentations also clarified the notion of social accountability of climate finance to the participants with the opportunity for participants to 'talanoa' on their personal experiences and share narratives on how climate change initiatives have impacted them. The same technique was also used for one-on-one talanoa sessions, usually over a meal, but instead of presentations, the research team use the first 20-30 minutes explaining to the participants what the research is trying to achieve as well as clarifying technical terms. In Tuvalu, all the talanoa sessions were done in the local language, while in Chuuk, most of the talanoa sessions were done in English while the group talanoa was done in the local language with the help of a translator.

The talanoa technique was used in both group settings with communities of women, as well as on a one-on-one basis with women participants and other stakeholders (men and women), such as government officials and development partners.

The talanoa method was effective in engaging with government officials and development partners because it is a process that is builds on empathy and understanding. The study adopted the UNFCCC talanoa approach of not blaming others and making critical observations but rather allowing participants to tell their stories and their experiences. Climate finance, especially the accountability and the effectiveness of climate finance are not easy issues to discuss with government officials and development partners. Thus, the talanoa method enables the creation of space where conversations can be made based on mutual trust and respect.

All the talanoa sessions were either recorded or captured in the form of notes after consent was sought from the participants. Recorded sessions were transcribed to capture the raw narratives and were shared back with the participants for quality check to ensure that data was not misinterpreted and that it was accurate.

4.3 Making sense of the talanoa data

The researchers then adopted a thematic approach as outlined by Dey (1993) to analyse and make sense of the talanoa data. The thematic process required the researcher to identify, code and group common themes or conceptions from the captured narratives. The coding process was a highly inductive exercise, which consisted of three steps. The researcher first established the initial codes that they felt were consistent across the data narratives. These initial codes ranged from a few words to sentences. The second step, code attachment, provides tags or labels to initial codes and it represents the conception that was prevalent in a particular section of a text. Conception categorisation is the third and final step of the coding process. Conception categorisation involved the comparison and the contrasting of codes and the grouping of common and similar codes into a single broad conception (Dey, 1993).

The talanoa transcripts were continuously re-read and reanalysed while conducting this analytical process. Asking the questions, as suggested by Dey (1993), helped the researchers to identify and establish the conceptions developed for the study. As the researchers examined the data, they first asked themselves "what does this data represent?" This question allowed the researcher to be aware of the possibility of an alternative subject from the one the researcher is looking at (Andrade, 2009). Then the researchers established connections between the initial constructs by asking the question "what does this piece of data indicate?" The researchers finally established the broad conceptions by asking, "What is actually happening in the data?" This question allowed the researchers to understand the underlying meaning of data in relation to the research objective. After the coding process, four major broad themes emerged. These themes were:

- 1. Lack of meaningful community-based consultation for women:
- 2. Preserving the peace and social harmony in communities is more important;
- 3. Accessing financing information is a challenge;
- 4. Women in remote communities feel left out from climate finance benefits.

5. Analysis of the Talanoa Data

This section provides the analysis of the talanoa data. This section will provide the narratives or the 'talanoa snippets' that support the four thematic areas that emerged after the data making sense process: community based consultations for women; preserving the peace and social harmony in communities is more important; access to financing information is a challenge; and women in remote communities feel left out from climate finance benefits

5.1 Thematic area

1: Community based consultations for women
The talanoa data revealed that women in communities
are still largely unaware of climate change initiatives
being implemented in their communities. When it comes
to externally funded climate change projects, most
women shared that they do not know of the existence
of such projects, their purpose as well as the funder of
the project. The level of women's knowledge on climate
change activities happening around them seems to
indicate a disparity between what is transpiring at the
policy level and the current perceptions of women in
communities when it comes to climate change projects.

Several narratives shared that: Group Talanoa excerpt

- "..e uke la a atiakega kola e fai I luga I fenua totino. Talu loa ite 1980's e masaua atu fua polotieki kola ne fakagaluegina nete Kaunisila a Fafine Tuvalu kola loa e fakautuu ki fafine pela mo tokiga o kumala, faitega o aogaumu kola sameni kae Malala,, ia pela foki te tokiga o togo mo fatoaga. Gali kii a atiakega kona. Ati kona loa polotieki pela e mafaufau atu matou e fakaautuu ki fafine kae e mai lalo katoa ite Kaunisila"
- "...there's a lot of development or activities going on in the outer islands. The only developments or projects I know or remember targeting women was in the 1980's. The projects were under the Council of Women (Tuvalu National Council of Women) and they focus on planting kumara and other vegetable gardening. They also helped women construct concrete stoves using the charcoal to cook food. We don't know of any other project activities except the ones under the Council of Women"

Individual talanoa excerpt

"E isi ne polotieki kona e fai I luga I fenua I tua...a galuega la pela loa e fakafesagai mote Kaupule. Sena ko lasi te iloa atu pela me ko oi e fakatupegina io me e isi sena aiaga kite mafulifuliga o tau o aso... Te iloa atu nei a polotieki kona e fakatupegina nete Malo io pela foki te Kaupule. Se iloa loto atu pela me ko tupe ne aumai mai fea"

"...There are some ongoing projects in the outer islands and they are looked after by the Kaupule. I don't really know things about funding. I don't even know if there is any link of projects to climate change. All I know is that these projects are funded by the government and/or the Kaupule. I don't know much about these projects and where the funds come from...

Individual talanoa excerpt

- "...Au e lasi te kau saale ki loto I akoakoga mai lalo ite matagaluega ate climate change. Au e fili saale ne te takitaki ke fano au o sui te fakapotopotoga. Aia, e isi ne taimi ko malamalama, nisi taimi ko te fita I galuega, seai too fua te moe. E isi ne mea vau tonu loa ki mea fakafesagai mo te olaga... kae e isi ne mea se malamalama me kaia e fakaasi mai iei..."
- "...I always attend meetings or awareness programs that are conducted by the Climate Change Unit. I'm always selected by leader to represent our organisation. ...sometimes I understand what's been discussed other times, maybe because I'm tired from too much housework, I just fell off to sleep. There are some things discussed are very relevant and interest me to listen ... some of things are not relevant and I don't know why it is part of the talk..."

"I know what climate change is and I have heard of this climate finance, and to be honest I don't understand what it is...its very new to me.. I hear from friends of mine that that there are climate change program... only people who understand about climate change programs are the people who work in it...these are the people in government and those that work in these development organisations...but at community level they don't really understand...young adults like me don't understand..." (Individual Talanoa Excerpt)

"...I would not really say that there are consultations but rather more like information session..." (Individual Talanoa Excerpt FSM)

"The younger women are usually quiet in our culture... we are expected to sit there listen, learn and observe, but not really to speak...when it's your time to speak they will let you know...young women don't see their space... its more of the timing... when is it the right time to speak is the main issue..."(Individual Talanoa Excerpt)

"Our consultations with government is not always consistent, they bring us in every now and then based on the type of issues being discussed...we mostly get consulted when the issue is on conservation...community based consultations tend to be very adhoc in general" (Individual Talanoa Excerpt FSM)

"The gender conversation here in Chuuk hasn't really moved from the health sector...I personally feel that it is still at the health and violence against women type of discussion, and have not really been mainstreamed across other development sectors including that of climate change" (Individual Talanoa Excerpt FSM)

"Personally I feel that the state consultations are not inclusive...is very top down from national to state to community...I feel at most times our leaders act and run with ideas without weighing the consequences to communities...a lot of regulations being made are not effective...because there is lack of consultation with communities and we don't often see their relevance" (Individual Talanoa Excerpt FSM)

"Climate change is not widely known in Chuukese communities....women might have heard about it, but not everybody know what it is...we just did our own scoping and have identified at community level what our priorities are and what we found that is that we need to start from the basics like awareness and education...People are asking us to explain to them climate change is...how do we understand it in our cultural context?..." (Group Talanoa Excerpt FSM)

The findings above also indicate the need for improvements in approaches to how women in communities are being consulted. In Tuvalu, the research found that women are part of the conversation on climate change at different levels; in the village, the church as well at the national level. It is a requirement that women's groups be consulted during the design and the implementation stages of the project. Women in Tuvalu through the Tuvalu National Council of Women (TNCW) have a seat on the National Advisory Climate Change Committee (NACCC) - the national body that makes decisions of all national climate change initiatives. Despite these advances in the gender mainstreaming in Tuvalu's national processes, the majority of the community narratives received by the research don't seem to reflect the 'gains' made at the national level. Most narratives indicate a high degree of obliviousness of community women on what is happening around them.

5.1.1 Challenges to meaningful participation of Tuvaluan women in climate change discussions.

Group talanoa excerpt

"...te mea e lavea atu I omotou galuega I fenua I tua ia penei foki I Funafuti e lasi te kese a fafine mo tagata. Te lasiga fafine e mai fua o sagasaga kae fai olotou manatu. ...Sua mea e lavea atu a tagata e malamalama atu I galuega konei e fai. E iloagina ne tagata, penei mote fenua ko Nanumaga te pogai e fai ei a vai pulaka I tua o olotou fale. Kia latou mea tena se aofaga ke mafai ne tagata o fakafesagai kite mafulifuliga o tau o aso. Ako fafine e mate mai me I fatoaga kola ne fakatupegina nete NAPA ne atiakega loa ne fautua ne te malo kae seai se sokoga kite CC. Tapa e mafai loa"

At the moment, the current arrangements in the climate change department encourage the participation of women representatives through the Gender Department and the Council of Women. They are given opportunity to attend and be part of climate change initiatives...In the past there was no definite approach to increase women's participation in climate change discussion, they are always part of the discussion. With recent development in the climate finance there's been a review in the approach towards gender to be more gender specific and that is through the disaggregation of data in assessments such as the TIVA and others...Integrating gender is a positive move, and it's been done successful in the global context but with the case of Tuvalu we have to be mindful of the social context and the department is approaching it with careful consideration otherwise there will objection from society. There will be a right time for this however it doesn't stop us from working to achieve it gradually."

Group talanoa excerpt

- "... Io fafetai loa mote avanoaga kae ke fakamatala atu malie tulaga o fafine maise iei te tenita I loto I galuega mai lalo ote Climate change. I te vaitau matou e kau fakatasi atu kite fono a komiti a polotieki ia pena foki te NACCC. Matou, te lasiga o taimi e kami atu ki fonotaga kola e fola iei a lipoti kae se lasi te avanoaga e tuku mai ke kau atu kite faitega o palani io mo fakatelega o activities. Ati tenei se tasi o auala e tau o tai fakamalosi, ke aofia atu Tenita ki palani a polotieki maise iei galuega fakaautuu ki fafine"
- ...from our observation in our line of work in the outer islands and also on Funafuti there's a difference in how men and women respond to our activities. Men are more receptive and involved while the women just sit and be part of the gathering. A classic example is the adaptation initiatives carried out in one of islands. Under the NAPA

project customised pulaka pits were built outside family dwellings using concrete to avoid the issue of salt intrusion. This was a solution developed to assist men. There was also home gardening beside the house, a solution to build food security and it was earmarked as a women initiative... After the project a survey was conducted to review the initiatives, the men responded that the customised pulaka pit is an adaptation activity... for the women they see it as just another development initiative and no correlation to adaptation. It was surprising to see the results but it's telling us something about the consultations conducted and the level of awareness between the two..."

Individual talanoa excerpt

- "... Io fafetai loa mote avanoaga kae ke fakamatala atu malie tulaga o fafine maise iei te tenita I loto I galuega mai lalo ote Climate change. I te vaitau matou e kau fakatasi atu kite fono a komiti a polotieki ia pena foki te NACCC. Matou, te lasiga o taimi e kami atu ki fonotaga kola e fola iei a lipoti kae se lasi te avanoaga e tuku mai ke kau atu kite faitega o palani io mo fakatelega o activities. Ati tenei se tasi o auala e tau o tai fakamalosi, ke aofia atu Tenita ki palani a polotieki maise iei galuega fakaautuu ki fafine"
- "... thank you for the opportunity, to share a few remarks on gender within the context of climate change ...from a department perspective. The current practice, that's been in place for a while, gender and gender issues are present in all climate change forums, like the National Advisory Council on Climate change(NACCC) and project steering committee meetings. We are invited to be present at these forum to hear updates on project's performance however the gender department do not influence planning of activities at project level to reflect the integration of gender aspects. I think this is an area that need to be reviewed for more impacted gender climate change initiatives to women..."

Further analysis of the various talanoa shared in Tuvalu seems to indicate the drivers as to the why women in communities are still struggling to participate meaningfully in the community/national climate finance discourse despite the 'opportunities' and structure in place for engagement. The reasons were:

5.1.1.1 Consultation fatigue experienced by women and the lack of 'meaningful' initiatives of attending consultations.

The narrative from most women in community is that of consultation fatigue. Most of the women shared their frustration on the number of times that they have attended community consultations by external and internal parties but have seen little benefits and

outcomes. Others tend to express certain frustrations on the extractive nature of some consultation approaches and don't see any meaningful reason to attend. Others indicate that most of the consultations that they attend are to adhere to requests made by their community leaders rather than attending for their own initiative to be informed and be part of the conversations.

Individual talanoa excerpt

"I nisi taimi au e fia fano ki akoakoga, fonotaga kola e fai ite maneapa kae kote uke loa o galuega ite fale tela kose oko. Te fafine a mata ki ko, ko lima ki ko ako te tagata seai pei te tilima savalivali loa kite falekaupule."
"... I always see what's been discussed at the meeting or workshop. If I see that I can be of help or I can learn something useful I remain in the meeting. When I see that the consultation or workshop has no relevance, I leave

Individual talanoa excerpt

the opportunity to others to attend..."

"Te lasiga o taimi matou e olo ki faipatiga io me ko workshop kola ate Climate Change kae se lasi te motou maina I mea e sautalagina. Nisi taimi kote leva loa o sautalaga ko se mafai o puke atu te ata ote faipatiga." ...Most of the time I attended workshops, meetings on climate change issues without fully understanding what's been discussed...this is because at times it's too long, Is there any chance of showing a video or movie instead of talking?.."

Individual talanoa excerpt

"I taku fakatau kafai e isi se malamalama o fafine ite taua io me kote sokoga o mea konei ki olaga, eiloa ne au fafine ka mafuta mai kite faipatiga io me kote workshop tela e fai. Ati e lei ke faka lausa akoakoga I sokoga o mea konei kite olaga kote mea fafine ke fakatasi atu"

"...I think if there's prior knowledge or understanding to the talk or workshop content I think women or myself will be able to contribute and make meaning of the consultation. I strongly suggest that background information should be shared with women prior to meetings..."

5.1.1.2 Competing priorities and expectations

Women play dual roles during consultations. They have to also cater for food to feed participants, thus they either miss out on the process or they are not adequately prepared to participate in the process. The multiple roles women are expected to play during community events hinders effective participation during consultations.

Individual talanoa excerpt

"Te lasiga o taimi au e fano ki faiga mea ite falekaupule ako au la e tuku lo ate loto ki galuega ite fale. Tela se ai se tusaga lei e ave kite faipatiga ia pela foki se lasi te mea tauloto."

"...in most cases I've been told to attend the meetings and workshops but I can't concentrate...I think of my household chores and other tasks waiting at home to be finished. By the end of the meeting I don't learn much, my attention is divided..."

Individual talanoa excerpt

- "...ate kiloga tenei faka tenita ko kilo feitutatsi loa...ko too lasi te fakamalosiga ki luga I fafine kae ko se amanaia tagata. Nisi tagata ka mate ite fautuaga mea mote olaga ako te fafine seai fano bingo, sautala I ko... se saga ki mea ote fale..."
- "...my humble insight or contribution to this conversation, I think it's wise not to just focus on women alone. The world was built by two strong wings the woman and the man. They should be progressed together, don't leave the men behind because together they can do and achieve big things..."

Individual talanoa excerpt

"...Te fakatau vaivai mai I konei kese saga tasi fua tatou ki fafine...te lalolagi e aigina ne kapakau malosi ote olaga tela kote fafine mote tagata. E see tau fua o faka malosi te fafine kae liaki te tagata. Laua e tau o puti aka fakatasi. Fakatasi ka mafai ne laua o fai mea mafai ite olaga tenei...fafetai"

I think there's been a one•sided view on this issue of gender...There's too much attention given to women. There's a number of men I know are overworked...almost dying from too much work as they try to meet family needs...but the women they go play bingo, visit others and talk. No care for the things at home..."

Individual talanoa excerpt

"A tofiga ki fonotaga mo workshop e fai saale gina nete takitaki ote potukau a fafine. Ia nisi taimi e fakailoa vave mai kae I nisi fai mai fua ako te fonotaga kafai. Au la kote vau loa ite fakaonomeaga ote potukau kae te lasiga o taimi kafai e tai seke seai loa se mea e atafia. A pati e lau mai e olo fua ite laumatagi, vau foki la mote se malamalama I mea kola e fai mai."

"...I attended consultation to represent our community women's group as I'm chosen by the leader. This is because it's my role in the group, At times I was notified late so I don't have time to prepare or try and know something about it before meeting. ..so I don't really know what's going on just sitting there without understanding..."

5.1.1.3 Time constrained and inflexible consultation approach

Women felt that most of the consultations in communities are rushed due to the very stringent timetables adopted. From the talanoa, most women questioned the motivation of holding some consultations at the community level as they felt that the approach was not conducive enough to take into account their circumstances. They felt that at times, consultations were either rushed or held at times that were not convenient to them. There seems to be a general narrative that most consultations afford insufficient time to have candid discussions on issues that women felt were of importance to them.

Individual talanoa excerpt

"A faipatiga kola e fai saale I luga ite fenua euiga kit e mafulifuliga o tau o aso e tau e fai pela ine fia o aso ke mafai la o aofia iei manatu o fafine katoa. Te lasiga o taimi ko too toetoe taimi o faipatiga, se lava taimi o fakamalamalama a mea taua ona e tuli ki taimi."

"I think the consultations done on the islands are too short...it needs like two days or more so that people can understand. Most of the consultations on the islands are too short and there's not enough time given to consult women and discuss important issues raised.

Individual talanoa excerpt

"...a omotou galuega I mea tau polotieki e fakatele loa fakatau ki alaga o vaka. E isi ne taimi e tauga tonu palani mov aka nisi taimi ko seke. Tela la konei a nisi vaega e tai tatoo iei a enagagement mo fenua I tua. Nisi taimi ka oko atu te motou kau malaga a te fenua e fakafesagai mo olotou polokalame foki loa"

.....in our line of work, we develop activities not knowing what will happen because it's dependent on the boat schedule. At times we plan and inform the island that we will be coming however weather and other priority emergencies change the schedule of boats. Sometimes we arrived unannounced at the islands and the people are engage in their community celebrations that we are unaware of. These are some of the issues that contribute to the inclusiveness of women and others. We try our best carry on and adapt to situations...

Individual talanoa excerpt

"I masina taki tahi e fai saale ate fono masani e fakaigoa kite talatalaga tela e fai ei a ikuga mo atiakega ote fenua. A fafine e kami mai ke kau fakatasi kae matou e olo fua o fakamataonomea kae fakafonu te falekaupule. Te muna ke faipati io me tukuatu ne manatu kite aofagaga ote fenua, e pela me e faigata ona ko tulaga o Tuu mo Aganu."

"...on the island there are monthly meetings conducted for the purpose of planning and finalising development for the island...I always attend because I'm obligated to. There are other women too as women are encouraged to attend. Most of the time we women just sit there and listen, we hardly say a word. Not that we are forbidden to talk we are not used to talk in that forum. We are there to make the gathering complete..."

The situation in Chuuk, also portrays a similar situation for women in communities. However, unlike Tuvalu, the narratives collected from Chuukese women indicated that the main challenge is the absence of an established national structure that connects the local to the state. The absence of coordination institutions like the NACCC in Tuvalu, where grass-root women's groups such as the Chuuk Women's Council (CWC) and the Chuuk National Youth Council (CNYC) could contribute, is a missed opportunity to bring community perspectives into the national forum of decision making in Chuuk. As a consequence, the narratives received from women in Chuuk suggest that climate change consultations are at best ad hoc, and to a certain degree highly tokenistic in nature.

"There is a lack of formalised consultation platform... sometimes communities are not consulted...our leader often makes decisions on our behalf and we don't even know about it" (Individual Talanoa Excerpt FSM)

"We have a lot of organisations here in Chuuk...we have only 2 women members of parliament...there are no women at congress...we have no formalise gender policy and structure on how women and their representatives are consulted on their issues" (Individual Talanoa Excerpt FSM)

"Most of time there are no consultations on important decisions making at state level....there is no formal structures where CSOs can influence state consultations...before we used to have a Gender office at state level but office was close down due to lack of funding...we currently having a petition to bring it back to help women voice at the state level" (Group Talanoa Excerpt FSM)

- "I would say that there is a very small space for women voices in Chuuk...CWC is the most visible women organisation here and is the focal point of discussion on women issues but even CWC members does not encompassed the whole of Chuuk..."(Individual Talanoa Excerpt FSM)
- "...I would not really say that there are consultations but rather more like information session..."

"No representative body [like that of the NAAC and the NAB] in Tuvalu and Vanuatu...priorities are still determine at state level by few..." (Individual Talanoa Excerpt FSM)

"The structure of organisations coming in to implement project is that there is a government focal point who tend to have a preferred list of CSOs to attend this consultations...these are barriers that limits our voices in the decision making process" (Individual Talanoa Excerpt FSM)

"No structured platform where community voices through CSOs to influence the project life cycle...we usually have no idea what climate change projects that others are doing in Chuuk...It is never clear to communities what the purpose of these projects were" (Group Talanoa Excerpt FSM)

"Everything seems to be focused at national level...it's like FSM is 5 different countries...4 state government and the FSM national government...everything gets channel via FSM...there is a big disconnect between the State and the National level...as if we are not one of the same...so when there is opportunity for funding, if feels that they aren't not accessible...when people come down to the state they act that they are doing us a favour when they come to the State...there is a frustration at the bureaucracy at the national level and there is not enough voice and autonomy at state level for us to identify our priorities...political power trips and plays in FSM is really strong" (Individual Talanoa Excerpt FSM)

"...There is no CSO representation at national level...
no Chuuk version of state level NGO body that takes up
the voice of the CSOs and the people..." (Group Talanoa
Excerpt FSM)

5.2 Thematic Area 2: Preserving the peace and social harmony in communities is more important

The narratives collected from women in communities in both Tuvalu and Chuuk single out cultural attitudes and gender bias as still deeply engrained in the traditional leadership structures and to some extent reflected in how national approaches address concerns of women in communities. Responsibilities and roles in Pacific communities are clearly divided according to gender, which not only influence how men define the roles of women in those communities, but also how women see themselves in communities. Thus, for most women conforming to the cultural expectations is important in maintaining the social fabric and 'questioning of the status quo' is often frowned upon for fear of social consequences.

Group talanoa excerpt

"I vaega mea penei ki faipatiga io me ko te titiga o manatu ki atiakega ote fenua io me ko fakaikuga o mataupu fafine I luga I fenua I tua se masani te faipati. E lavea I luga I Funafuti nei I fakapotopotoga fakafenua a fafine e mafai o faipati."

"...when it comes to decision making or putting forward ideas for the benefit of island, it's not a common practice for a woman to contribute. Very rare, it only happens on Funafuti. During the monthly meetings women contribute a lot to the discussion ...maybe because it's Funafuti and maybe because they are educated and have working jobs..."

Group talanoa excerpt

"A fafine e ave kiei te saolotoga io me ko te avanoaga ke faipati I fonotaga fakafenua. E ave foki kiei te avanoaga ke sagasaga I loto ite pouloto o sui te kaiga. Seiloa la ne au ki nisi fenua aka kae I luga I Nukulaelae a fafine e mafai o faipati ite fale kaupule

- "... women have been given the opportunity to participate meaningfully in island meetings, in matters concerning the island well•being. They are also allowed to sit at the inner post to represent their family. That's what I know of my island Nukulaelae and am not sure about the other islands"
- "...our role as women I think for me is not being heard...
 in our cultural context it's like the talk in the outside cook
 house•the fanang and the talk in the meeting house•the
 uute...the fanang is traditionally for women...while the
 men are in the uute (meeting hall) where they talk about
 critical issue, the women are also in their fanang talking
 about their critical issues...there is a disconnect....it's
 more of women hesitating to bring issues to the uute
 ...we also have the imm• the family house...but alot of
 times what is shared in the imm and fanang stays there...
 because women don't feel culturally empowered to speak
 in the uute..." (Individual Talanoa Excerpt FSM)

The culture of silence as a mark for respect of the 'social status quo' also exacerbates the 'silencing of women's voices' in critical decision-making fora at the community level. This is evident in the personal narratives shared by women of both communities in their interactions with males in settings for important decision-making processes. The obligation to show respect and 'know your place' in society was not only evident in the talanoa with mature women but also in the responses of younger women who fall into the category of youth.

Group talanoa excerpt

"...se tasi o auala e mafia ei o foo io me fakalei atu tulaga o fafine i Tuvalu maise I vaega mea penei kote fakaaogaga io me ko te aofia mai o fakapotopotoga o lotu. Ekalesia lotu se tasi o fakapotopotoga taua tela e mafia ne ia o akoako a tulaga o mea tau genita ia pena foki climate change. Me e isi foki loa ne akoakoga I tusi paia ki tulaga o fafine mo tagata ite lalolagi nei."

...one of the ways to promote gender and climate change issues is through the church organisations. Church organisation are useful avenues and influential institutions that can advocate these issues especially using biblical principles with regard to men and women.

Individual talanoa excerpt

...I nisi taimi au e fia fai soku manatu io mese tusaga ki faipatiga fakafenua kae e lasi te ava e tuku ne au ki malu keseksesega ote fale. Ia I nisi taimi e paki tonu mai loa kia au aia tela e nofo mai ite nofoga ote takitaki. A tou tuu mo aganuu nisi taimi e taofi neia toku faipati ona la e fakaava ki tuagane mo tamana kola e nofoaki....

"...Some of the times, I want to make some contributions to the matter discussed but I'm always cautious of the dignitaries present in the meeting hall. Sometimes the person in the leadership seat is my close relative (brother) and in our culture I cannot face him or talk to him in such gathering... our culture and way of life is so strong that it affect how we dialogue in community meetings ..."

Individual talanoa excerpt

"Au e manako o fai ne oku mafaufauga kae e tai tatua ona ko nofonofoga faka Tuvalu. E tuku te ava ki nisi kola e matua io me ko takitaki ote feanua. E tai faigata me ka mea ko fai mai pati pela ia au e fia a kae fakamaualuga"

...At times when I attended community meetings and consultations I wanted to contribute and say something to the matters discussed but a bit reluctant because of traditional settings. I feel like I'm disrespecting elders if I try and give insights on matters discussed. Sometimes people always say that you wanna be smart, so I withhold my thoughts..."

"Au e manako o fai ne oku mafaufauga kae e tai tatua ona ko nofonofoga faka Tuvalu. E tuku te ava ki nisi kola e matua io me ko takitaki ote feanua. E tai faigata me ka mea ko fai mai pati pela ia au e fia a kae fakamaualuga" "Young girls now days are very vocal and I think it can be threatening to some men... I always advise them that you need to know how to handle this because some men are very accepting and some will shut you off...you have to do it right...what I tell these girls that just know that while you are respected in our communities, you have to also know how to respect the men because the Chuukese men are the macho kind when they are in power" (Individual Talanoa Excerpt FSM).

"Women have the best creative ideas when it comes to climate change solutions but we feel that we can't speak and question things because of our culture...everything needs to be balance in our communities...I have been away from Chuuk and have not seen big improvement on women empowerment...nothing much has change... because of our small tight community we are all related somehow and the need to respect other in our culture often goes beyond our cultural settings..." (Group Talanoa Excerpt FSM)

"For me if I see my uncle or my brothers in the meeting, I will not speak, I will let them talk on my behalf...if I have something to say I will go and ask them and they will then say it...." (Individual Talanoa Excerpt FSM)

"In FSM women are the silent partners because in our culture while we are the one with the power it is out of respect we give the men to lead and represent us in meetings...we are the one who are supposed to be telling our brothers what they should be doing...it is important that we have a very good relationship with our brothers, because he will be your key spokesman and representative in public...There is a time when you speak up, but you have to know when it's right you speak up..." (Individual Talanoa Excerpt FSM)

"It's usually the men that speaks during consultations and on top of that it's so hard to get women to come to the workshop/consultations in the first place because of their domestic responsibilities...but when they do come... it takes a lot to make them come...they usually take the back seat because that is where they are comfortable, and so in order to engage them, we have to separate them from the men..." (Individual Talanoa Excerpt FSM)

Analysis of the talanoa data with men seems to see a mixture of reactions over the role of women participating in climate change decision making at the community level. While most men were open to the idea of an inclusive approach to decision making, some tend to adopt an adversarial position to the idea of women speaking in community forums, conflating the issue of women's empowerment as a direct threat to the effective functioning of families and societies.

Individual talanoa excerpt

"Te mataupu tenei kite saolotoga o fafine ko fakasoesa neia olaga o kaiga, se gata I tulaga fakatauavaga kae ke oko foki loa ki tamaliki fafine ki olotou tamana mo tuagane. Se tena la te kiloga mai konei ko tamaliki kef ai iaia e pau mo tulaga o tena tamana. E tau o fuafua fakalei te mataupu tenei kote Tenita."

"...this is a sad fact...the issue of gender has caused disturbances to families and disorder to society. With awareness and empowerment, girls now are disrespecting their fathers and brothers, talking back to them...thinking they are of the same position... this is not the Tuvaluan way. Gender is good but it should be introduced in a better way with considerations, not forcefully..."

Individual talanoa excerpt

"...ate kiloga tenei faka tenita ko kilo feitutatsi loa...ko too lasi te fakamalosiga ki luga I fafine kae ko se amanaia tagata. Nisi tagata ka mate ite fautuaga mea mote olaga ako te fafine seai fano bingo, sautala I ko... se saga ki mea ote fale..."

"I think there's been a one-sided view on this issue of gender...There's too much attention given to women. There's a number of men I know are overworked...almost dying from too much work as they try to meet family needs...but the women they go play bingo, visit others and talk talk. No care for the things at home..."

Tuvalu has made some progress in addressing the issue of culture during the consultation process with the development of the Falekaupule Act. Under this Act, women are encouraged to speak and contribute to decision-making. However, as to whether this is the case at community level is a different matter, as the traditional system of governance is still revered in most Tuvaluan communities. Although it varies from community to community, there is a general pattern that women are very sensitive to the social relationships and kinships that they share with their male relatives.

Individual talanoa excerpt

- "e kesekese a fakanofoga I fenua takitasi...A fafine e mafai o faipati. Te Tulafono tela loa e nofo pela foki a fakanofoga ite Falekaupule Act. Tela la se lavea me sea te fakalavelave io me ko te pogai e talave neia te kau fakatasi ki faipatiga."
- "...different islands have different practice. Women are allowed to talk in the Falekaupule (traditional meeting hall). This is supported by the Falekaupule Act which encourages them to talk... I don't know why this is not happening. They should talk..."

Individual talanoa excerpt

"...I se tulaga pela te matai ote kaiga ko galo kae e tao atu kiei se lomatua io me ko te matua ote kaiga, ite motou fenua e tuku te avanoaga ke sagasaga aia I mua ote pouloto"

"...I don't know about other islands arrangement but I speak for my island...when the head of the family passes and the next in line is an elderly women or the mother of the family, she is given the opportunity to sit in the pouloto (the inner post of the meeting hall) to represent the voice of their family in island matters..."

5.3 Thematic Area 3: Access to financing information is a challenge

Analysing the narratives on accessing financing information, be it funding opportunities or general information on climate projects, can be a daunting task for women in communities. Barriers to information not only hinder women's ability to access financing opportunities but also prevent them from being informed on how existing climate change/projects are impacting their communities. Challenges to effectively accessing information related to the context of the countries.

Some of the major obstacles to accessing information included:

5.3.1 Lack of capacity amongst Pacific women's based community groups.

Capacity constraints in the Pacific is an ongoing issue at all levels of the economy. Women, especially those that work in formal community-based groups, pointed out the capacity constraints that they are faced with, especially in the writing of proposals to access funding opportunities. Most women-based organisations highlighted the need for more capacity building in proposal writing, indicating that they still find the proposal writing process complicated, even for small grants. Most of these organisations still raise funds for their projects through uncomplicated modalities such as members' subscription fees and fundraising¬ that as a consequence place extra burden on women economically.

Group talanoa excerpt

"Te motou fakapotoga fafine te lotu e fia fai atiakega, fia fakaaoga avanoaga ke fakatupegina motou polotieki mai I tua ne Canada io te European Union mo nisi aka. Te fakalavelave se lasi te mainaga o akai atu io me tusi a proposal ki avanoaga konei...e mata e isi se tama fesoasoani ate OXFAM kia matou?..."

"...Women like to do family, church and community

developments...we the ladies of the church would like to use the funding opportunities through projects sponsored by Canada, European Union but our problem is that we don't know or lack the capacity to write project proposals even filling up of simple forms... so we really need help in this area. Is there any way your organisation can help us?"

"Proposal writing is a big issue for us...we often find it difficult to put together decent proposal when we find opportunities, and I think that the amount we often secure is a reflection on the quality of the proposal we submit, which is from our perspective is not much" (Individual Talanoa Excerpt FSM)

"Accessing funding is not much of an issue with PRIDE...I am lucky in some ways that I have had exposure on proposal writing...however, the issue of capacity is a major issue for other small CSOs and groups here in Chuuk...while there is a lot of opportunities for funding, the lack of capacity is an issue that prevents these organisations from doing impactful work in their communities..." (Individual Talanoa Excerpt FSM)

"It's hard enough applying, some funders make it literally impossible to access this fund for us at the community level" (Individual Talanoa Excerpt FSM)

"I really get frustrated with these grant providers... they think you can just give grants and expect people to volunteer to implement the activities...that is unfair... people are giving up their time to do this work...living in Chuuk is not cheap...People here also need to pay for bills to survive ...there is a lot of turnover in my organisation and I constantly have to look for funding to retain these people" (Individual Talanoa Excerpt FSM)

5.3.2 Lack of proper and inclusive communication infrastructure in country.

Out of the 121 countries ranked by the Global initiatives for Inclusive Information Technologies (G3ICT), FSM and Tuvalu ranked 97 and 109 respectively (G3ICT, 2019). The G3ICT provides an indicative measure on how countries are tracking their progress in implementing digital accessibility for the most marginalised groups in society (G3IT, 2019). Most women shared that they feel they missed out in the national and the community development discourse because of the lack of cheaper and up-to-date communication mediums available to access and share information. While both countries have telecommunication companies, the costs of using their services is still relatively expensive. Printed media is not common in Chuuk and newspapers arrive two weeks later from Pohnpei, while in Tuvalu, radio broadcasting is the main medium because there is no printed newspaper.

5.3.3 The 'island mentality'

The concept of island mentality being used in this study refers to the 'idea' prevalent in Pacific communities where communities tend to view themselves as exceptional or superior to other communities on their islands (Walsh, 2019). The concept is used to characterise narrow-mindedness or ignorance towards ideologies originating from outside. While this mentality is common in all societies, it seems to be more perverse in small island communities. This problem of 'island mentality' seems to be a common frustration in the talanoa amongst women who are well educated and hold position of influence in communities. The frustration is directed at those in position of power, rank and status at national level who tend to "gate keep" information rather than sharing it.

"...so when there is opportunity for funding, if feels that they are not accessible...when people at national come down to the state they act if they are doing us a favour ... there is a frustration at the bureaucracy at the national level and there is not enough voice and autonomy at state level for us to identify our priorities...political power trips and plays in FSM is really strong" (Individual Talanoa Excerpt FSM)

"..it feels like people here in Chuuk like to hoard information...things are not shared in a timely manner... most information is stuck there at national and state level and comes to community level in drips" (Individual Talanoa Excerpt FSM)

"Social relationship plays a critical role on who gets what in the communities...our social connections determine who gets what in community and not really on the basis of needs..." (Individual Talanoa Excerpt FSM)

"I recalled when we went to a state government agencies for assistance so that we could do some beautification work around the island... we the youth went to asked for tools such as machetes, grass cutter strings and so on, and the youth were willing to do the manual work... and their response was why do you care about this community? you should focus on your community... we were scolded at probably because we were young... they were just not willing to help...we really had mean responses from them...it was the local business houses that helped us thankfully..." (Group Talanoa Excerpt FSM)

"We were in a situation once where we asked by a major funder to change our grant proposal because some people in government felt that a group of housewife were not the right kind of people to be doing policy type of activities" (Group Talanoa Excerpt FSM)

"For me it seem like that the funding seems to be based

on connection on who you know...and you can see it on the how development is spread on this island...some areas tend to receive more than others..."(Individual Talanoa Excerpt FSM)

5.4 Thematic Area 4: Women in remote communities feel left out from climate finance benefits

In the talanoa with women communities, it became evident that the perceived reach and scope of climate finance is limited to islands that host government agencies and the largest population centres. The disparity of development progress across islands is understandable given the distances between islands and the high costs associated with transportation. Women-based organisations in Chuuk and Tuvalu lamented the disproportionate focus of the government and development partners in Funafuti and Weno (the hub of economic activities of these two islands), sharing that the situations of most of their vulnerable members who live outside the main islands remains largely unchanged.

Individual talanoa excerpt

"Ona la ko tulaga o vaka te lasiga o akoakoga mo atiakega fakaautuu kite mafulifuliga o tau o aso e fakamau loa I luga I taulaga kae e lasi kii te gasuega ote malo ke fakatufa atu ki fenua I tua"

"Due to transportation difficulties there's more climate consultations, awareness programs implemented on Funafuti. Funafuti benefited more than the outer island but we know the government is trying to distribute evenly to the outer islands too."

"For us here Chuuk, Weno is the most developed island...if you go to other islands in the lagoon, some communities don't have running water, they don't have power, proper sewerage systems and road...it's hard... it's like living in the 1960s when I was growing up... and you wonder why people are migrating looking for a better life... and this is happening right there in the lagoon in the remote villages..." (Group Talanoa Excerpt FSM)

"There is so much gap in development on this island...we need to do more for the outer islands...everything seems to be concentrated here and Pohnpei and not reaching the outer islands" (Individual Talanoa Excerpt FSM)

"Most of the times the benefits only goes to one island... and those islands that really need assistance the most gets like the left over..." (Individual Talanoa Excerpt FSM) "we have the best of everything here because most development projects are concentrated here...that is unfortunately not the case of women out there on the islands in the lagoon, they are the one that really struggle every day to meet ends meet.." (Group Talanoa Excerpt FSM)

"...its the women out there in the lagoon their voices are not often heard even though they are at the forefront of the risks...we here [in Weno], I would say the risks we face relates to typhoons, landslide during disaster events...for those out there in the lagoon they face difficulties in their daily life...the culture out there is that the women are the one who manage the taro and reef fishing...men are the one who do the deep water fishing... the traditional calendar is still largely practice out there and those systems have worked for so long but now they are finding it hard to use those knowledge...they are noticing the physical changes and the changes in the seasons...women in those remote communities are feeders...they see the changes but they don't know how to adapt and mitigate these changes..." (Group Talanoa Excerpt FSM)

Interestingly, one-on-one sessions with women in Chuuk revealed that the stringent and non-flexible nature of some development partners' requirements on how funding is to be utilised forces these community-based women's' groups to concentrate the recipients of their project to the main islands. There was a feeling that often, the requirements of externally- funded projects are not conducive to the local context, making it hard for community-based women groups to reach their peers in other remote island communities, who they deemed to be more deserving of the assistance.

"..the way I personally see it, most of the programs seems to be serving only a smaller portion of the population here and I sometimes wonder if those were the right recipients in the first place...a lot of the climate funds that we apply for have so many requirements attached to it...implementation is another story...it always feel like that they [sources of funds] are shoving down our throats the way they want things to be done...that's my difficulty...why should we apply a foreign concept on a problem in a context that we understand better?...even it our solution doesn't work then they should be flexible to allow us another chance to try again...we need to take ownership of the development of solutions here..." (Individual Talanoa Excerpt FSM)

"...I always get a lot of questions from our funders on why fuel costs are always high in our budgets...doing project work here is not like getting into a car and driving to the location...its very expensive to visit those communities in the lagoon...sometimes they want us to cut down on our transportation expenses...but how we going to do our work?...so when our funders come down we make sure we take them to the islands to see the realities that we have to deal with on the ground..." (Individual Talanoa Excerpt FSM)

"the way I see it, is that climate change work is moving but very slow...you will see more work here in Weno rather than in lagoon because fuel cost is very expensive...it is easier here for logistic and costs...so what we try to do is to pilot most of the projects here and then take it to the islands if it works...we try and use different donors to spread out the implementations of the project...but it is still hard most of the time to take the projects out there to the islands..." (Individual Talanoa Excerpt FSM)

"I really get frustrated with these grant providers... they think you can just give grants and expect people to volunteer to implement the activities...that is unfair... people are giving up their time to do this work...living in Chuuk is not cheap...People here also need to pay for bills to survive ...there is a lot of turnover in my organisation and I constantly have to look for funding to retain this people" (Individual Talanoa Excerpt FSM)

"My biggest challenge is that the grant providers also have their own agenda which at times not similar to our priorities...that is my difficulty because who are you to know what we our needs are?...they give us this amount of dollars and we have to use it in their own terms...the grants are already conditioned and some of the conditions are not very realistic...for example we just concluded one project on backyard farming where women are expected to do strict monitoring on how many crops were harvested ... I mean by the time the fruit come out the kids already break them...you know us, we just go and break it and eat it from trees we don't wait for mom to record it in her book...these grants it help, but you also have those that have very specific expectations on what we are supposed to do, which we see as very unrealistic" (Group Talanoa Excerpt FSM).

6. Discussion of the Data

This section provides the discussion of the talanoa data within the context of the study's conceptual framework. The discussion of the data is structured as per the five social accountability pillars of transparency, ownership, responsiveness, participation and equity.

6.1 Transparency pillar

Transparency and access to information are intertwined. Information about decisions on the location and the types of activities as well as financial information should be easily available to communities so that they are able to hold implementers of climate change projects to account and be able to influence decisions on how best to spend these resources. From the analysis of the talanoa data, the ability of communities, in particular women, to access information on how funds are allocated and spent as well as the decision-making process is insufficient for ensuring this accountability. The data revealed that the 'utility' of the data is also critical. Utility in this sense refers to the ability of communities to 'consume' and make sense of what information is available. The researchers found that while there are good examples of publiclyavailable disclosures made by development partners and governments on the nature and the type of projects and programs that they are implementing in communities, they tend to be available mostly as hard copies (with limited availability) or online on agencies' websites (not easily found), very technical, and communicated in English. Most of the women who participated in the study expressed difficulties in accessing financing information in general from their government agencies as well as development partners.

In addition, a scan of what information is available in Tuvalu and FSM (and in the wider Pacific region for that matter) revealed that both donor and government-driven information is scattered across databases, is not easily accessible and lacks detail. Most information available was not disaggregated by location, by sex or even by actual expenditure to allow an informed assessment on where and how climate finance is benefiting local communities. There is a general lack of country and community level information available, and it is not provided in a coordinated or structured way in the Pacific.

The paper recognises that efforts are underway in the region to address the issue of information coordination and quality. SPREP is currently spearheading information knowledge management tools in the Pacific such as Adaptation Project Tool (APT) and the Climate Finance Navigator (CFN) to address this at the regional level. The Pacific island countries such as Palau and Fiji are also

developing their own climate change information portals. However, most of these tools are still in the development phase and still present very high-level information. They also need to be sure they address the particular needs of women.

6.2 Ownership pillar

Ownership is critical in aligning climate finance with the communities' needs and will ensure buy-in to deliver results. A critical component of ownership is that the decision- making process needs to be inclusive and participatory. The analysis of the talanoa data revealed that while the experience in Tuvalu and Chuuk varies amongst communities, women's participation in decisionmaking processes at community level is still largely ad hoc and not meaningful. Most women expressed a certain degree of disconnect with or were still largely unaware of climate change related activities in their communities. The stringent traditional governance systems which embrace a high degree of gender bias were identified by women as a major barrier that hinders their participation in the decision-making forum at the community level. The dominating presence of men in traditional governance system (which is strongly practiced and revered in many Pacific communities), creates a bias against women in not only participating, but also from holding roles of great influence at community level.

Exacerbating the ownership problem is the stringent financial accountability requirements imposed on women's community-based organisations by some of their funding partners. The perception shared by these organisations is that they have to implement the 'interests' of their funders rather than their own, in order to gain and sustain funding support. Data revealed that most local women's community groups lack the confidence to 'push back' or the negotiation skills to effectively engage sources of funding because of the 'un-level playing field' of the donor-recipient relationship they are participating in. The need to conform to donor expectations in some cases has resulted in activities that women in communities perceived as of little benefit to them.

6.3 Responsiveness pillar

It is critical that climate change projects at the community level respond to the specific needs of the targeted communities. Assessing how projects align with community priorities is challenging given the availability of information to empirically assess the extent to which financing is responding to community-based plans. The narratives of communities however, indicate a level of

disconnect between the climate change activities and clarity on its overall objectives as well as how it links to the overall national priorities. There were instances where women were not aware of existing projects that were intended for climate change-related development. The level of disconnect of women for this pillar is influenced by factors discussed in other pillars. It also reflects a selection bias amongst the women themselves about who gets to sit and participate in the community consultations. Insights shared by women showed that at most, their participation in consultations is at the directive of their community leaders. Experiences shared were that usually, it is a 'select few' that often participate, and not necessarily those women who might be considered most vulnerable. The selection of participants tends to be based on factors other than vulnerability and it is usually those women that hold certain privileges in communities such as better education, being economically well-off, well-connected and so on, that are the ones that tend to participate in community consultations. Data revealed that those women that tend to be living in better-off in communities tend to be in tune with existing activities.

6.4 Participation pillar

This is a key pillar and is the prerequisite of accountability. Meaningful participation of women in climate change decision-making processes is a fundamental human right because it affects their lives. It also affects the quality and the efficiency of the actions being implemented. Women in Tuvalu and Chuuk represent some of the most vulnerable communities in the Pacific because of their physical locations, economic situations, the governance systems that they face and the level of development opportunities available in their countries. The data showed a mixed bag of results on the perception of participation amongst women in Tuvalu and Chuuk. The talanoa data with female leaders indicated that women participate to a certain degree in consultations, while women in the community portrayed a different story. These varying responses to the extent of participation amongst women themselves indicate the varying levels of effectiveness of the participation approach currently being pursued at community level by government agencies and partners.

The factors that hinder women's meaningful participation are as described in the responsiveness pillar. The perceived level of participation quality across the two countries reflects the traditional governance characteristics in the communities. The culture of silence as a mark of respect to male relatives present, and the implicit obligation to adhere to the gender bias inherent in these societies, limit the opportunities of women to add value to the decision-making process, and have a say in how activities influence their lives and livelihoods. Talanoa data revealed that they perceive the consultation

space as 'unsafe' as they must adhere to 'implicit' protocols on what they can or can't say, and when they can make an input. Their perceived lack of having a meaningful contribution into these processes creates a perception of mismatch between what climate change implementers do and what women see as their main priorities.

6.5 Equity pillar

The notion of social inequity is one of the underlying causes of climate injustice and the cost of climate change highlights the need for action in communities to address this problem. The basis of the equity pillar is that the interests of the most vulnerable in communities should be prioritised and the distribution of costs and benefits must be equitable. Vulnerability and inequality are intertwined. Tuvalu and FSM have already carried out vulnerability assessments for their respective countries, but whether or not the results of these vulnerability assessments are being used to direct local interventions remains to be seen, in light of the talanoa responses from women. Most responses tend to highlight perceived bias in how national projects are implemented. There are perceptions that decisions on the location and who are the recipients of projects seem to be driven by other considerations such as cost effectiveness, political agendas, personal bias, etc. rather than vulnerability. Stories of how women in the furthest and the remotest islands are often left out from the benefits of projects was a common reflection shared in the talanoa sessions. These perceptions of the 'biased' nature of how communities perceive climate change project benefits being 'unfairly' distributed are not baseless, as literature also highlighted that climate change projects in the Pacific tend to emphasise a regional and national level focus. Women in communities still struggle to reconcile the perceived national benefits of most big climate change projects because it is difficult to see any physical manifestation of the contributions to their current situation.

The sample size of this study potentially limits the generalisations around the research findings. We acknowledged that the sample of women involved in the research might not be a real representation of the voices of all the women in Pacific communities. However, the findings of this research serve as a potential platform to carry out a more comprehensive region-wide study on gender and climate finance in the Pacific.

7. Recommendations

7.1 Greater emphasis on addressing gender in national budgets and public climate finance.

There is growing recognition that climate financing creates an opportunity to address long-standing equity issues including gender inequality and other forms of social injustice. Gender-sensitive budgeting can help facilitate and build upon ongoing processes for promoting equality, fairness and justice at all level of societies. The current gender discourse in the Pacific tends to emphasise gender mainstreaming into policies and laws, but not into the budgets of Pacific island countries. Advocating for more gender-sensitive national budgets is critical in ensuring that the gender mainstreaming gains in the Pacific are translated into tangible benefits for women in communities.

7.2 Tracking of climate finance that flows to communities.

There is a need for more research that actually provides empirical analysis that can answer the basic accountability questions of climate finance: how much is provided?, where the money is spent?, who is benefiting?, what is the finance being spent on?, etc. These are basic questions, which unfortunately cannot be easily answered for the Pacific. The exercise of tracking climate finance is just getting started in the Pacific; however it is mainly concentrated on the first tier of accountability (donor vs national government). Being able to track the flow of climate finance down to the communities is critical as it cuts to the core of the issue in answering the question of whether climate finance is really reaching and working for the most vulnerable in communities. Transparent tracking of climate finance flows builds trusts between providers of climate finance and the recipients, and it can facilitate an enabling environment for real transformative changes to take place in communities.

7.3 Capacity building for local CSOs towards an evidence-based engagement approach, in order to raise women's voices.

To promote accountability, the capacity of local CSOs, especially women's-based organisations, needs to be built so that they can effectively engage with local and national actors in the space in an evidence-based manner. There is a need for more citizen awareness about the need to hold implementers (be it government,

development partners or NGOs) to account for how climate finance is spent. This capacity building ranges from use of context-relevant tools to helping communities generate evidence, to awareness of national regulations and laws that underpin the various rights afforded to Pacific island countries' citizens, as well the responsibilities of government agencies and development partners.

7.4 Implementation of direct and flexible funding mechanisms that are easily accessed by community-based women organisations.

Accessing financial resources to support women's-based organisations that provide critical opportunities and services to other women is important to ensure continuity. Supporting local women's-based organisations is critical because of the networks they have established, their understanding of the context as well as the needs, and the solutions that work well in their context. Opportunities in such funding mechanisms are not widely available in the Pacific and most often are too restrictive from the perspective of community organisations. While emphasis on accountability on the use of funds is important, there also needs to be recognition and appreciation of the different contexts of communities, and thus the need for flexibility.

7.5 Donors need to publicly publish what they finance in communities.

Funding information at the community level (project level information) is scant, scattered and difficult to access in the Pacific. The recommendation to donors to publish what they fund is not only in line with the need for more transparency from implementers of climate change projects, but also the need for disclosures to be timely, accessible and comparable. Transparency is essential for climate finance to deliver on its promise to communities. Transparency, especially for Pacific island countries, will reduce duplication of efforts, ensure effective prioritisation, better coordination of scarce financial resources, effective use of funding, and better budgeting and planning processes. Moreover, citizens have the right to know the type of financial assistance coming into their communities and where it is being spent, for the purpose of holding implementers to account. Transparency also reduces waste and the likelihood of financial abuse and corruption.

7.6 Better coordination of missions and reporting back to communities.

To avoid dialogue fatigue, development partners and the government agencies should work together to effectively coordinate their mission time in communities. The contents or objectives of their missions should be compatible, harmonised and communicated ahead of time to avoid confusion and to allow communities to be better prepared for the consultations.

Implementing agencies should consider collaborating with local CSOs during in-country missions. Local CSOs have intimate knowledge of communities that they are part of and could provide a holistic dimension to issues being consulted.

More importantly, it is critical that communities are kept informed about the results of the consultations carried out. Better communication channels back to the communities should be established to ensure that they are part of the formal process. This is important to avoid the perception of external consultations being part of the 'extractive' industry in the Pacific, where outsiders just take communities' information, and reciprocate little-tonothing back to communities.

7.7 The need for more social markers for gender analysis.

Gender analysis and assessment is an integral part of climate financing and it should be carried out prior to the implementation phase of projects or programs. Men and women's concerns and perspectives need to be integrated into the programs or projects' frameworks through the collection of sex-disaggregated data. The analysis should also take into consideration other social markers such as age, income levels, ethnicity (Carr et al., 2014), time and social location (Butler, 2004), class, and place (McDowell, 2015), land owning rights, education level, health and marital status, number of dependents and so forth. These social markers intersect with each other but are instrumental in tailoring climate finance initiatives to fit marginalised genders and the local situation. More social markers will better assist practitioner communities to redefine the parameters of gender under the scope of climate change financing.

Gender analysis should also take into account other sectoral assessments that have been conducted with high correlations with gender inequality and climate financing. Social markers or indicators used in other assessments should provide the foundation in framing gender analysis. One of the standard assessment approaches being used in the Pacific is the Integrated Vulnerability Assessment and this should be instrumental in prioritising climate activities in-country.

7.8 The use of existing established local networks that are doing good work on the ground.

Professionals working in climate change finance should do more groundwork to acknowledge and adhere to local arrangements and mechanisms in dealing with gender issues. The concept of gender, its roles, identities and relations are socially constructed, and practitioners should tread carefully in this social setting and discourses. Factors that affect the social web of society should be investigated properly to inform climate actions and the integration of gender. From the narratives, the research found out that women identified more with the developments of local institutions such as the Tuvalu National Council of Women and the Chuuk Women's Council than with government agencies. These local mechanisms provide a safe space for women to be involved and express their ideas. Recognising local mechanisms such as the councils, church organisations, non-state actors, private sector and other small-scale social groupings should be prioritised by development partners and funders. These grassroots women's groups have established networks and can mobilise capacity and resources in times of disasters and other climate related actions. Direct approaches for channelling finance should be explored more by donors to maximise climate finance impacts on the ground.

7.9 Engaging with the Church as an institution to drive change

Religion has a stronghold in the social structure of many Pacific Islands communities. Partnering and collaborating with church organisations, particularly the mainstream religious organisations (i.e. Methodist, Protestants, Catholic, Anglican, etc.) in the Pacific, should be considered a best practice in addressing gender equality via climate finance. The concept of social accountability and the five pillars are fitting to biblical principles and not foreign to faith-based organisations. The church organisations could also play a critical role in working with local gender discourses, and the transformation of the social context to encourage equal participation of men, women, youth and other vulnerable groups in community-based activities. In the Pacific there is already precedence for such partnership in the ending violence against women campaign as in the case of Fiji.

7.10 Innovative mode of communication and awareness.

Professionals working in climate change and gender equality should work together and develop communication tools that are relatable and consumable by community members. A fusion of various styles is needed to have direct connection between communication and practical behavior in social life. Face-to-face communication is often more enticing and effective in impacting social behavior than mass media production. It is important to relate communication materials to what matters to the audience at a personal level with real life experiences and not abstractions.

Where digital connectivity is good and to appeal to young people (and other age groups), there should be a robust use of social media platforms. The information posted on these platforms should go beyond just informing and updating audiences on what has been done. It should consider what is appealing and relevant to current communication trends. This is an important area for effective communication and awareness and resources should be mobilised to realise this. In communities like Tuvalu and FSM where internet and accessibility to modern communication technology is limited, communications channels offered by the church, women and youth meetings should be factored into communication and awareness strategies.

8. Conclusion

The flow of climate finance into the Pacific region is increasing. This climate finance originates from numerous sources and is received by Pacific island governments through various channels, creating a 'spaghetti' web of finance flows. It is challenging to gain a clear view on how the Pacific as a whole, let alone individual countries, ensures that these flows are helping the most vulnerable in communities such as women, adapt and build their resilience to climate change impacts.

This research shows that there are still significant efforts needed to ensure that climate finance will work for women, especially those recognised as the most vulnerable in communities. While there is recognition that existing gender mainstreaming efforts are underway at regional and national levels to eliminate the entrenched gender inequalities that hinder the effectiveness of climate finance, more is still needed. There is a need for more urgency in putting into place measures and mechanisms that will ensure climate finance contributes to equity, that local interventions are designed and implemented in a genuinely participatory manner, and that they are responsive to women's needs, and are owned and driven by women. Most importantly, implementers of climate change projects need to ensure that the channels of how climate finance is delivered to communities are transparent and allow communities to hold funders and implementers to account over the way funding is used and programmed.

The research does not have a definitive answer on whether climate finance is working for women in communities or how much climate finance is reaching women at the community level. However, based on the lived realities of women in communities, women who are facing the realities of climate change impacts on the ground are clear that they are not seeing, nor do they feel that they are sharing the benefits of the 'millions' in climate finance received by their countries. Women in communities suggest that climate finance in the Pacific has resulted in little-to-no concrete benefits to their lives and livelihoods. While many women are aware of the 'millions in climate finance' being accessed at the national level, the trickle-down effect of this climate finance to communities is perceived to be largely absent.

There is a big disparity between the climate finance discourse at the national level and at the community level. Addressing this disparity is critical to ensuring that we do not fail the very people that we development practitioners, governments and development partners; the privileged stakeholders, purposefully champion in our work. Ensuring that climate finance reaches and transforms the lives of vulnerable communities, including women, is a responsibility for all. The mantra of leaving no one behind rings hollow should vulnerable women in Pacific communities continue to feel left out from the benefits of climate change efforts.

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Appendix

Table 4: Profiles and Particulars of Talanoa Participants in Tuvalu and FSM

Country	Activity	Organisations/Persons Met	# of Participants	No of Women	No of Males
Tuvalu	Community talanoa	Lofeagai community	14	14	
	Community talanoa	Kavatoeteo community	10	10	
	Community talanoa	Nukulailai community	16	16	
	Community talanoa	Tuvalu National Council of Women & EKT Women Group	15	15	
	Talanoa	FASTNET Project team	2	2	
	Talanoa	UN Joint Office Presence Coordinator	1	1	
	Talanoa	Coordinator- Adaptation to Climate Change and Sustainable Energy Project	1	1	
	Talanoa	Climate Change Director	1	1	
		Tuvalu Integrated Vulnerability Assessment	1	1	
	Talanoa	Ridge to Reef Project Coordinator and Officer	2	2	
	Group talanoa	e. TANGO members	11	6	5
	Talanoa	RRRT and Gender Department	2	2	
	Talanoa	Women on Funafala Island- beneficiaries of the Adaptation to CC and Sustainable Energy Project (GIZ)	1	1	
Chuuk				1	
	Talanoa	Chuuk Women Council- Program Officer	1	1	
	Talanoa	Island PRIDE (Promoting Resilience through Involvement Development & Education) Director/Co-founder.	1	1	
	Talanoa	Cathedral Youth President	1	1	
	Talanoa	CYCY Council President	1	1	
	Group Talanoa	CYC members	25	14	11
	Talanoa	CWC President and Co-founder	1	1	
	Talanoa	Coordinator- UNDP/CWC Key Pop Programme	1	1	
	Talanoa	Member of Senate	1	1	
	Talanoa	Chuuk Conservation Society- Climate Change Coordinator	1	1	

Notes						

