Demystifying climate finance impacts in Small Island Developing States: Pacific women's perspectives from Funafuti and Weno

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Abstract: The flow of climate finance to the Pacific region is increasing. Existing discourses of climate finance in the region tends to emphasise how Pacific island countries access finance from multiple sources. Assessing whether climate finance addresses gender inequality has received very little attention in the region despite the increased profile of vulnerability of Pacific women to the impacts of inequality and climate change impacts. This article seeks to address this gap. Using the talanoa research approach to draw out the 'lived realities' of women in Funafuti (Tuvalu) and Weno (the Federated States of Micronesia), this research attempts to demystify how Pacific women in communities perceive the impact of climate finance on their lives and livelihoods. The study finds that a high degree of disparity exists between climate finance discourse at a community level and at regional and national levels. Addressing this disparity is essential to ensure that concrete and transformative impacts of climate finance are experienced by the most vulnerable and marginalised groups in Pacific communities. The mantra of 'leaving no one behind' rings hollow should vulnerable women in rural and remote Pacific communities continue to feel excluded from the benefits of climate change efforts.

Keywords: accountability, climate change, climate finance, communities, Federated States of Micronesia, gender, inequality, Pacific, Tuvalu, women

Introduction

The problem of climate change has now been recognised as a global crisis and an emergency. Global sources of climate finance are scaling up their funding commitments and are channelling more finance to developing countries, particularly those that are vulnerable to climate change impacts. Ensuring that climate finance reaches the most vulnerable and marginalised in communities is now a priority to ensure that everybody equally benefits, and

that no one is left behind in the process. The principle of 'leaving no one behind' is the global pledge of the 2030 Agenda for Sustainable Development, a principle that the 193 member countries of the UN system have made a commitment to uphold.

While the impact of climate change affects everybody in society, the capacity to respond to climate change disproportionally affects women due to the inequitable power structures that they face (Dankelman, 2010; UN Women, 2018a, 2018b; Wong, 2016). Women are heavily dependent on climate-sensitive sectors to fulfil their socially expected responsibilities of caring for the well-being of their household. Increasing climate induced stress on land and ocean based resources, coupled with gender inequalities and the increasing 'grabbing' of resources for commercial uses, are compounding the vulnerability of women to climate change impacts (Dankelman, 2010; Denton, 2002; Wong, 2016). Global trends indicate that women and children are 14 times more likely than men to die or suffer injury from climate induced natural disasters (UNWomen, 2018b). Women also experience more intangible losses as they are susceptible to secondary impacts of disaster events such as sexual and gender based violence, loss/reduction of economic opportunities and increased workload (Cannon, 2002; 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).

Vulnerabilities, however, also vary amongst women. Relative to other women around the world, Pacific women – and specifically those women living in remote communities and in smaller island states – are considered to be most vulnerable to climate change (World Bank, 2016). The Pacific is recognised as the most disaster prone region in the world and is therefore the proverbial canary in the climate change coal mine: Pacific islanders are at the coal face of climate change, where climate change impacts are part of their lived realities (Heintze et al., 2018). The smallness of most Pacific island countries (PICs) exacerbates the degree of their vulnerability to climate change impacts and a single future disaster event has the potential to wipe out a PIC's annual GDP (World Bank, 2012). The Pacific is ranked as an underperforming region in the world when it comes to advancing gender equity and specifically in terms of addressing gender-based violence, indicating the enormity of the challenges that Pacific women are confronted with (UNWomen, 2018b).

The upward trajectory of the vulnerability of Pacific women to the impacts of climate change is in stark contrast to the current development at the regional climate financescape which shows an increasing wave of climate finance to the region. Climate finance is a critical tool for gender equality because of the various empowerment opportunities that it creates for women (Wong, 2016). This study will examine the effectiveness of climate finance from the perspective of Pacific women in communities in light of the array of socioeconomic challenges that they face.

Not much is known about the nexus between climate finance and gender in the Pacific, particularly on the impacts of climate finance on women at the community level. A 2018 Caritas report on climate finance in Oceania revealed that the current level of financing accessed by vulnerable communities in the Pacific is 'woefully inadequate' despite a noted improvement in accessing such finance (de Jong et al., 2018). At the national level, the recent assessment undertaken for ten PICs using the Pacific Climate Change Finance Assessment Framework (PCCFAF) revealed that, despite progress made in consideration of gender and social inclusion (GSI) in national policies, mainstreaming of GSI factors remains weak in most

PICs (SPC, 2019). The assessment also found that key ministries in PICs lack the necessary technical skills on GSI and that limited funding has been allocated for GSI considerations at national level (SPC, 2019). The assessment explicitly mentioned that NGOs in the region have a better track record of promoting GSI considerations (SPC, 2019); yet funding to NGOs to scale up their work has also not been forthcoming (OECD, 2016). The crux of this study is underpinned by the question of whether climate finance is working for women in communities: is it transforming their lived realities?

This paper is structured into seven sections. Following the introduction (section one), section two reviews the literature on the nexus between climate finance and gender. Section three discusses the study's conceptual framework, while the methodology is outlined in section four. The results of the study are presented in section five, followed by their discussion in section six. Section seven concludes the paper.

Literature Review

Engendering Climate Finance

Climate finance is a major prerequisite for effective climate action. It incentivises climate change actors at all levels of the economy to carry out what is needed to combat climate change. A universally agreed definition of what climate finance is, however, remains elusive; any agreement would have political and economic repercussions. It would also involve attributing rights and duties at considerable cost to different parties, a situation which rich developed countries who are Parties to the UN Framework Convention on Climate Change (UNFCCC) would rather avoid (Brunner & Enting, 2014). Developed countries would rather 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 reduce their obligations. Thus, it is unlikely that a definition will be agreed any time soon in light of the heterogeneity of global political interests. This study follows the 2015 Paris Agreement which considers climate finance as "… financial resources provided to assist developing countries with respect to both mitigation and adaptation" (UNFCCC, 2015, p. 13).

The nexus between climate finance and gender is a matter of ongoing interest within international climate change discourse. Gender empowerment and the critical role of women as agents of action against climate change is now an established priority within climate change space (Adams et al., 2014; Hawken, 2017; UNFCCC, 2018; UNWomen, 2018a). The empowerment of women and girls is listed as one of the top 10 global solutions to reversing climate change (Hawken, 2017). To that end, climate finance providers (that is, bilateral, multilateral and private institutions) are proactively mainstreaming gender considerations into their climate change investment decisions (Schalatek, 2018).

The success of mainstreaming gender into the climate finance architecture has, however, been uneven, slow and not sufficiently effective in light of the magnitude of the climate change crisis at hand (Schalatek, 2018). Gender components of global climate finance are still relatively minimal and continue to be treated as an 'afterthought' instead of a primary requirement (OECD, 2016). Only 3% of funding from the top 30 donors of climate finance between 2010 and 2014 (US$8 billion) specifically and primarily addressed gender inequality in developing countries (OECD, 2016).

There is also growing evidence that, despite the global effort of gender mainstreaming at the international level, women continue to face difficulties in accessing climate finance (OECD, 2016; Oxfam, 2017a; 2017b). Systemic 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 discourage women from trying to access climate finance (Reddy, 2013).

Overall, current efforts to 'engender' climate finance have led to little in the way of solutions to address inequalities faced by women (Williams, 2016). The overarching problem as to why women are not 'part of the picture' is because global policy to deal with climate change is woefully inadequate and is compounded by a habitual gender blindness inherent in the way systemic 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 solution, and increases the risk that any purported 'solutions' being designed and implemented would be counterproductive and end up further increasing gender inequalities (Williams, 2016).

The Pacific experience in mainstreaming gender in climate finance

PICs make up the largest oceanic continent in the world, and are scattered over 15% of the world's surface. Like other small island developing states, PICs' vulnerabilities to climate change are considered to be special and unique. The majority of PICs are characterised by a high degree of economic vulnerability due to their relatively small size, and a narrow economic base that is heavily dependent on climate-sensitive sectors such as tourism, agriculture and fisheries. These economic vulnerabilities are further compounded by climate change. The Pacific is one of the most disaster-prone regions in the world, with three PICs (Vanuatu, Tonga and Solomon Islands) being ranked in the top four most 'at risk' countries in the world on the UN World Risk Index (Heintze et al., 2018). In total, seven PICs rank among the top 20 at risk countries in this index (Heintze et al., 2018). In addition, a 2015 UN Economic and Social Commission for Asia and the Pacific report argued that the Pacific population, as part of the wider Asia Pacific region, is twice as likely to be affected by natural disasters as Africa, six times higher relative to Latin America or the Caribbean, and 30 times higher than North America and Europe (Carrozza, 2015).

Akin to global trends, within the general Pacific population, poor women in remote Pacific communities are acutely affected by climate change (UN Women, 2018a). 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 (Underhill-Sem, 2010). Gender disparities are entrenched in how Pacific societies assign roles to men, thus excluding women from equal participation in decision-making and denying them equal benefit from development initiatives in communities (SPC, 2017; Underhill-Sem, 2010). Limited access to justice, inheritance and land 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 on women (SPC, 2017; Underhill-Sem, 2010).

Efforts are under way in the Pacific to address gender-based inequalities and empower women to be able to adapt to climate change impacts as well as achieve positive changes in

their communities. However, assessment of the gender mainstreaming efforts in the region highlights that minimal progress has been achieved as most PICs still lack the proper institutional mechanisms to support and advance programs across all levels of the economy (SPC, 2017). The lack of such mechanisms has impacted the capacity of governments 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, 2017). 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 (UN Women, 2019a, 2019b). The Pacific ranked the lowest globally (13%) in terms of gender data availability; unless gender is effectively mainstreamed into national statistics strategies, the scarcity of gender data will persist, impacting efforts to effectively manage and track the integration of gender considerations at policy level (UN Women, 2019a; 2019b).

The Adaptation Finance Accountability Framework

This study adopts the social accountability framework proposed by the Adaptation Finance Accountability Initiative (AFAI) (Terpstra et al., 2016) as the basis of its conceptual framing. The AFAI framework posits that, within the context of good governance, accountability is defined as the ability of stakeholders in positions of power to take responsibility for their actions and the commitments they have made, and to be able to have oversight of actors to account for those actions and commitments (Newell & Bellour, 2002). The AFAI framework has been piloted by Oxfam and its partners to demystify the impact of climate finance in a number of communities in Africa as well as in the Philippines, and is specifically designed to capture perspectives on the effectiveness of climate finance from the community level. The AFAI framework is based on five critical pillars for assessing social accountability:

1.   **Transparency:** 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 one's actions is contingent upon the availability of quality information.

2.   **Ownership:** assesses the degree to which men and women and other stakeholders at the local level 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:** assesses whether the resources and support directed to communities are responding to the needs and interests of the most vulnerable groups in those communities. This pillar emphasises that the support channelled to communities must be in line with what the community, especially the vulnerable, sees as important.

4.   **Participation:** 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:** assesses whether 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.

Methodology

This research adopted a participatory research approach using mixed methods. The talanoa methodology and the thematic analysis approach were the 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. The concept of talanoa is rooted in the 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 cultural sensitivities. Gender issues, especially women's rights, remain culturally sensitive issues in many Pacific communities (Underhill-Sem, 2010). 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 participants' time and their goodwill in sharing their experiences and knowledge (Fua, 2014). 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 reflect upon, to talk about, to critique, to argue, to confirm and express their conceptualisation in accordance with their beliefs and experiences' (Fua, 2014, p. 56). 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, p. 56).

A total of 77 women on Funafuti and 35 women on Weno participated in the talanoa sessions. The authors initially consulted women who attended community workshops that were organised by Oxfam in the Pacific during their in-country mission in Tuvalu and FSM in 2019. The snowball sampling technique was then used to identify additional participants. All the talanoa sessions (group and individual) were either recorded or captured in the form of notes after consent was sought and obtained from the participants; and all sessions were conducted in the participants' preferred language. The sample size of this study potentially limits the generalisations around the research findings; however, this study provides nuanced insights that are otherwise missed in larger studies. Moreover, the findings of this research serve as a potential platform towards a more comprehensive region-wide study on gender and climate finance in the Pacific.

Research sites

The Federated States of Micronesia (FSM) and Tuvalu serve as the research sites for this study. In FSM, the women in communities as well as youths on the island of Weno in the State of Chuuk were consulted. In Tuvalu, women on the island of Funafuti were consulted.

FSM was selected because of the perceived isolation of Micronesia from the southern Pacific region. Micronesia has long been perceived as the forgotten 'cousin' of the Pacific when it comes to regional development discourse, because the needs of the larger Polynesian and Melanesian countries tend to dominate. Selecting FSM is an attempt to bridge this gap by providing an opportunity to bring to the fore the voices of FSM communities in regional discussion.

Tuvalu was selected because of its profile within the global climate change discussion. Tuvalu is internationally recognised as one of the most vulnerable countries in the world to climate change impacts. It is considered to be the 'canary in the climate change coal mine': the country at the frontline of climate change impacts. Tuvalu's high sensitivity to climate change impacts is due to its remote location, small size and fragmented geography. Tuvalu is the fourth-smallest nation in the world and is an archipelago with eight small atoll islands. It is extremely vulnerable to rising sea levels and other associated impacts brought about by climate-induced disasters.

Perceptions of Climate Finance effectiveness by Women in Funafuti and Weno

Lack of meaningful 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 did not know of the existence of such projects, nor their purpose or 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. Sample talanoa excerpts indicated that,

> *Individual talanoa excerpt in Funafuti*
> *... 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; At other times, maybe because I'm tired from too much housework, I just fall off to sleep. Some things discussed are very relevant and interest me to listen ... some things are not relevant and I don't know why it is part of the talk…*

> *Individual talanoa except in Weno*
> *Our consultations with government are 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.*

These talanoa excerpts suggest the need for greater improvement in consultation approaches in communities, especially with women. In Funafuti, the study found that women in communities are included in the climate change discourse at different levels and it is mandatory for them to be included in the design and implementation stages of the project. Tuvaluan women are represented at the national level through the Tuvalu National Council of Women which has a seat at the National Advisory Climate Change Committee, the national body that directs and coordinates national climate change initiatives. However, despite these

advances in gender mainstreaming at national level, most talanoa sessions involving women in communities do not reflect these 'gains'.

The research identified three major barriers to the meaningful participation of women at the decision-making level in communities:

Consultation fatigue and the lack of meaningful incentives to attend community consultations

Most of the women shared their frustration on the number of times that they had attended community consultations held by both external and internal parties but had seen little benefits and returns. Some expressed frustration on the extractive nature of some consultation approaches and did not see any meaningful reason to attend. Others indicated that most of the consultations that they attended were in response to requests made by their community leaders rather than attending on their own initiative to be informed and be part of the conversations.

> *Individual talanoa excerpt in Funafuti*
> *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 is too long, Is there any chance of showing a video or movie instead of talking?*

Competing priorities and expectations

Women play dual roles during consultations. They are also expected to feed participants; thus they either miss out on the process or are ill-prepared to participate in it. The multiple roles women are expected to perform during community events hinders effective participation in consultations.

> *Individual talanoa excerpt in Funafuti*
> *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 in Funafuti*
> *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 a 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…*

Time constraints and an inflexible consultation approach

Most of the women consulted felt that the consultations in communities were always rushed or held at times that were not convenient for women due to the very stringent timetables adopted. There seemed to be a general perception that most consultations afforded insufficient time to have candid discussions on issues that women felt were of importance to them.

> *Individual talanoa excerpt in Funafuti*
> *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. ... There's not enough time given to consult women and discuss important issues raised.*

> *Individual talanoa excerpt in Funafuti*
> *… 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 priorities / emergencies change the schedule of boats. Sometimes we arrived unannounced at the islands and the people are engaged 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 to carry on and adapt to situations…*

Preserving peace and social harmony in communities

Women in both Funafuti and Weno identified cultural attitudes and gender bias as deeply engrained in their traditional leadership structures. This is, to some extent, reflected in national approaches to concerns of women in communities. Responsibilities and roles in Funafuti and Weno are clearly defined according to gender; this influences how men perceive the roles of women, and how women see themselves in communities. Thus, for most women, conforming to cultural expectations is vital to preserving the social fabric; questioning the status quo is often frowned upon for fear of social reprisal.

Group talanoa excerpt in Funafuti
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 the island, it's not a common practice for a woman to contribute. Very rarely; 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…

Individual talanoa excerpt in Weno
… our role as women I think for me is not being heard…in our cultural context it's like the talk in the fanang [outside cook house] and the talk in the uute [meeting hall]. … The fanang is traditionally for women …while the men are in the uute where they talk about critical issues, the women are 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 a lot of times what is shared in the imm and fanang stays there… because women don't feel culturally empowered to speak in the uute…

Moreover, the culture of silence as a mark of respect for the social status quo exacerbates the silencing of women's voices in critical decision-making at community level. This cultural practice was evident in the stories shared by some of the women in their interaction with males in settings for important decision-making. The obligation of showing respect and 'knowing one's place' in society was also evident in the stories shared by younger women.

Individual talanoa excerpt in Funafuti
… 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….

… Sometimes, 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 affects how we dialogue in community meetings …

Individual talanoa excerpt in Weno
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 ones 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 they will be our key spokesmen and representatives in public…There is a time when you speak up, but you have to know when it's right for you to speak up…

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 the 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.

The challenge of access to financing information

Most of the women also admitted that accessing financing information, be it about funding opportunities or general information on climate projects, is a challenge. Barriers to information hinder women's abilities to access financing opportunities and prevent them from learning how existing projects are impacting their communities. Some of the major challenges identified were:

<u>Limited capacity to access funding opportunities</u>

Women, especially those that work in formal community-based groups, pointed out the capacity constraints that they are faced with, especially in writing funding proposals. Most women-based organisations highlighted the need for more capacity-building in proposal writing, indicating that they still found the process complicated, even for small-scale grants. Most of these organisations still raise funds for their projects through uncomplicated modalities such as members' subscription fees and community fundraising that as a consequence place extra burdens on women economically.

> *Individual talanoa excerpt in Weno*
> *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 in Weno*
> *Proposal writing is a big issue for us…we often find it difficult to put together a decent proposal when we find opportunities, and I think that the amount we often secure is a reflection of the quality of the proposal we submit, which, from our perspective, is not much.*

<u>Lack of proper and inclusive communication infrastructure in country</u>

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 of how countries are progressing in implementing digital accessibility for the most marginalised groups in society (G3ICT, 2019). Most women shared that they felt they missed out on the national and the community development consultation because of the lack of affordable and up-to-date communication tools available to access and share information. While both countries have telecommunication companies, the cost of using their services is still relatively expensive. Radio services are the most common means of disseminating information to the public in FSM and Tuvalu; printed media is not a common mode of sharing information in both countries.

The 'island mentality'

The concept of 'island mentality' being used here refers to the perception prevalent in the Pacific where members of one community tend to view themselves as exceptional relative to other communities on their islands (Walsh, 2019). The concept is used to characterise narrow-mindedness or ignorance towards ideas and views originating from outside. While this mentality is common in all societies, it seems to be more pervasive in small island communities. The 'island mentality' condition seemed to be a common frustration in the talanoa amongst women who were well educated and held positions of influence in their communities. The frustration was directed at those in positions of power, rank and status at national level who tend to 'gate keep' information rather than sharing it.

> *Individual talanoa excerpt in Weno*
> *Social relationships play a critical role in who gets what in the communities ... our social connections determine who gets what in the community and not really on the basis of needs ...*

> *Group talanoa excerpt in Weno*
> *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 housewives were not the right kind of people to be doing policy type of activities.*

Women in remote communities feel left out from climate finance benefits.

In the talanoa with women in 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 cost of transportation. Women-based organisations lamented the disproportionate focus of the government and development partners in Funafuti and Weno (the hub of economic activities of these two small island states), sharing that the situations of most of their vulnerable members who live outside the main islands remains largely unchanged and unaddressed.

> *Individual talanoa excerpt in Funafuti*
> *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 islands; but we know the government is trying to distribute evenly to the outer islands too.*

> *Group talanoa excerpt in Weno*
> *For us here in 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..."*

Interestingly, one-on-one sessions with women in Weno 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 restrict the recipients of their projects to the main islands. There was a feeling that often, the requirements of externally-funded projects were not conducive to the local context, making it hard for community-based womens' groups to reach their peers in other remote island communities, who they deemed to be more deserving of the assistance.

Individual talanoa excerpt in Weno
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 are 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.

Funafuti and Weno women's perceptions within the AFAI framework

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 use 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 itself, are not enough to ensure this accountability.

Individual talanoa excerpt in Weno
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.

The 'utility' of the data is also critical; in the sense of the ability and capacity of communities to 'consume' and make sense of the available information. The authors found that, while there are good examples of publicly-available disclosures made by development partners and governments on the nature and the type of projects and programs being implemented in communities, they tend to be available mostly as hard copies (with limited availability) or online on agencies' websites (not easily found), are very technical, and are communicated primarily in English. Most of the women who participated in the study expressed difficulties in accessing financing information in general from development partners as well as their own government agencies.

Individual talanoa excerpt in Weno
It's hard enough applying, some funders make it literally impossible to access this fund for us at the community level.

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 available information

was not disaggregated by location, gender or actual expenditure, preventing an informed assessment on where and how climate finance is benefiting local communities, if at all. There is a general lack of country- and community-level information available; data is not provided in a coordinated or structured way in most of the PICs.

We recognise that efforts are underway in the region to address the issue of information coordination and quality. The Secretariat of the Pacific Regional Environment Programme is spearheading information knowledge management tools in the Pacific – such as the Adaptation Project Tool (APT) and the Climate Finance Navigator (CFN) – to address this issue at the regional level. PICs such as Palau and Fiji are developing their own climate change information portals. However, most of these tools are still in the development phase and only present very high-level information.

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 Funafuti and Weno varies between communities, women's participation in decision-making processes at the 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.

> *Individual talanoa excerpt in Funafuti*
> *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* [traditional governance structure in Tuvaluan communities]. *I don't really know 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 or the Kaupule…*

The stringent traditional governance systems which embrace a high degree of gender bias were identified by women as a major barrier to their participation in decision-making at the community level. The dominating presence of men in traditional governance systems (which are strongly practised and revered in many Pacific communities), creates a bias against women not only participating, but also holding roles of great influence at the community level.

> *Individual talanoa excerpt in Weno*
> *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….*

There is a collective responsibility on the part of those with more power – at the community, national and international levels – to facilitate the inclusion of women and other marginalised groups.

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 lack of a 'level playing field' in the donor-recipient relationship. 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.

Individual talanoa excerpt in Weno

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.

Responsiveness pillar

Climate change projects at community level need to respond to the specific needs of the targeted communities. Assessing how projects align with community priorities is challenging given the limited availability of information to empirically assess the extent to which financing is responding to community-based plans. Community narratives, however, indicated a level of disconnect between climate change activities and clarity over their overall objectives as well as how they link and respond to broader national priorities. There were instances where women were not aware of existing projects that were intended for climate change-related development.

Individual talanoa excerpt in Funafuti
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 contents, 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.

The level of disconnect of women under 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 community consultations. Insights shared by women showed that their participation in consultations was mostly at the discretion of their community leaders. Usually, we were told, it was a 'select few' that get to participate, and their choice is not necessarily based on them being the most vulnerable. Indeed, it is usually those women that hold certain privileges in communities – such as having a better education, having chiefly status, being economically well-off, and being well-connected – that tend to participate in community consultations.

Individual talanoa in Funafuti
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 finalsing 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 talking in that kind of forum. We are there to make the gathering complete…"

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 FSM 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 Funafuti and Weno. The talanoa data for women leaders indicated that women participate to a certain degree in consultations, while women in the community told a different story. These varying responses about the extent of participation amongst women themselves indicate the varying levels of effectiveness of the participation approaches currently being pursued at the community level by government agencies and partners.

Individual talanoa excerpt in Funafuti
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 being discussed. Sometimes people always say that you want to be smart, so I withhold my thoughts

The factors that hinder women's meaningful participation are as described in the responsiveness pillar. The perceived quality of participation across the two communities reflects the traditional governance characteristics that exists in these 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 to have a say in how activities influence their lives and livelihoods. Talanoa data revealed that women perceive the formal consultation space as 'unsafe' as they must adhere to 'implicit' protocols on what they can or cannot say, and when they can make an input. Their perceived lack of meaningful involvement in these processes creates the perception of a mismatch between what climate change implementers do and what women see as their main priorities.

Individual Talanoa Excerpt in Weno
It's usually the men that speaks 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.

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 the results of these vulnerability assessments are being used to direct local interventions remains to be seen, given the talanoa responses from women,. Most responses tended to highlight perceived bias in how national projects are implemented. There are perceptions that decisions on the location and choice of project recipients seem driven by other considerations such as cost effectiveness, political agendas, and personal relationship and connections, rather than vulnerability. Stories of how women in the most distant and remote islands are often left out from the benefits of projects was a common reflection shared in the talanoa sessions.

Individual Talanoa Excerpt in Weno
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 in Weno
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.

These perceptions of how climate change project benefits are being 'unfairly' distributed are not baseless; literature confirms 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 for them to see any tangible evidence of the projects' contributions to improving their current and immediate situation.

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 hard to gain a clear view of how the Pacific as a whole, let alone individual countries, ensure that these flows are helping the most vulnerable in communities, such as women in rural and remote communities, helping them to adapt and build their resilience to climate change impacts.

Significant efforts are still needed to ensure that climate finance works 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, serious challenges remain. More urgency is needed 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; that they are responsive to women's needs; and that they 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.

Climate finance discourse at national and community level does not align. Addressing this disparity is critical to avoid failing the very people that development practitioners and governments purposefully champion in their 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 women in Pacific rural and remote communities continue to feel left out and prevented from enjoying the benefits of, and rights to, climate finance.

Disclaimer

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