



Global Shield
against Climate Risks

Gender Analysis of Climate and Disaster Risk Finance and Insurance in the Pacific

**Case Study of Fiji,
The Republic of the Marshall Islands,
and Tonga**

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Gender Analysis of Climate and Disaster Risk Finance and Insurance in the Pacific

Case Study of Fiji, The Republic of the Marshall Islands, and Tonga

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November 2025

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The **Centre of Excellence on Gender-smart Solutions (CoE)** is an initiative under the Global Shield against Climate Risks and serves as a hub for advancing gender-responsive approaches within Climate and Disaster Risk Finance and Insurance (CDRFI). Its primary role is to centralise expertise, best practices, and resources to ensure that gender equity is integrated into CDRFI

solutions, fostering inclusive resilience against climate risks. To support the Global Shield In-Country Process (ICP) in the Pacific, the CoE has commissioned Oxford Policy Management (OPM) to conduct a gender and social inclusion analysis. This analysis aims to identify gender-specific vulnerabilities and opportunities within the national context, providing critical evidence to inform the Global Shield stocktake and gap analysis.

The findings can help pinpoint protection gaps and guide the development and implementation of inclusive, gender-responsive strategies as part of the Global Shield support package. For more information visit: coe-gendersmartcdrfi.org

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List of Abbreviations

ADB	Asian Development Bank
ADRiFi	Africa Disaster Risk Financing Programme
AF	Adaptation Fund
AfDB	African Development Bank
ARC	African Risk Capacity
ASAP	Adaptation for Smallholder Agriculture Programme
CBDRM	Community-Based Disaster Risk Management
CCA	Climate Change Act
CDR	Climate and Disaster Risk
CDRFI	Climate and Disaster Risk Finance and Insurance
CFA	Compact of Free Association
4CROC	Climate Relocation of Communities
CVA	Coastal Vulnerability Assessment
DAEF	Disaster Assistance Emergency Fund
DRF	Disaster Risk Financing
DRFS	Disaster Risk Finance Strategy
DRFTWG	DRF Technical Working Group
DRM	Disaster Risk Management
DRR	Disaster Risk Reduction
FBDRC	Fiji Business Disaster Resilience Council
FCDO	Foreign, Commonwealth, and Development Office
FRLD	Fund for Responding to Loss and Damage
GBV	gender-based violence
GCF	Green Climate Fund
GDP	Gross Domestic Product
GDRMP	Gender and Disaster Risk Management Platform
GEF	Global Environment Facility
GESI	Gender and Social Inclusion
GIZ	Deutsche Gesellschaft für Internationale Zusammenarbeit
IFAD	International Fund for Agricultural Development
IOM	International Organization for Migration
JICA	Japan International Cooperation Agency
KOICA	Korea International Cooperation Agency
LEDS	Low Emission Development Strategy
LWPG	Lima Work Programme on Gender
MECC	Ministry of Environment and Climate Change
MEIDECC	Ministry of Meteorology, Energy, Information, Disaster Management, Environment, Climate Change and Communications
MFSPNP	Ministry of Finance, Strategic Planning, National Planning & Development
MoAW	Ministry of Agriculture and Waterways
MoF	Ministry of Finance
MoFSPNDS	Ministry of Finance Strategic Planning National. Development and Statistics

MRMDDM	Ministry of Rural and Maritime Development and Disaster Management
MSMEs	Micro, Small and Medium Enterprises
MWCSP	Ministry of Women, Children and Social Protection
NAP	National Adaptation Plan
NDCs	Nationally Determined Contributions
NDMO	National Disaster Management Office
NEF	National Emergency Fund
NELD	Non-Economic Loss and Damage
NEMO	National Emergency Management Office
NEWS	National Early Warning Systems
NORAD	North American Aerospace Defense Command
ODI	Overseas Development Institute
OECD	Organisation for Economic Co-operation and Development
PACRIP	Pacific Catastrophe Risk Insurance Pilot
PacRIS	Pacific Risk Information System
PCRAFI	Pacific Catastrophe Risk Assessment and Financing Initiative
PCRIC	Pacific Catastrophe Risk Insurance Company
PICAP	Pacific Insurance and Climate Adaptation Programme
PICs	Pacific Island Countries
PIFS	Pacific Islands Forum Secretariat
PLGED	Pacific Leaders Gender Equality Declaration
PSIDS	Pacific Small Island Developing States
PSIP	Public Sector Investment Plan
PWDs	Persons with Disabilities
RMI	Republic of Marshall Islands
SDGs	Sustainable Development Goals
SMEs	Small and Medium Enterprises
SOP	Standard Operating Procedure
SPREP	Secretariat of the Pacific Regional Environment Programme
StPC	Shifting the Power Coalition
UNCDF	United Nations Capital Development Fund
UNDP	United National Development Programme
UNDRR	United Nations Office for Disaster Risk Reduction
UNFCCC	UN Framework Convention on Climate Change
WEBC	Women Entrepreneurs Business Council
WFP	World Food Programme

1 Introduction

1.1 Purpose of the Analysis: Importance of Integrating Gender in CDRFI

Climate change and disasters in Pacific Island Countries (PICs) disproportionately impact women and vulnerable groups due to existing gender inequalities, limited economic access, and sociocultural barriers¹. These events cause economic losses² and while emerging initiatives are now integrating gender and social inclusion into climate and disaster risk finance and insurance (CDRFI) solutions, significant gaps remain in ensuring women's equitable access to insurance, participation in decision-making, and financial literacy. This analysis looks at tailored, gender-sensitive financial products that can enhance women's resilience and inclusion in climate risk management efforts.

The Pacific Island nations of Fiji, the Republic of the Marshall Islands (RMI), and Tonga face common challenges stemming from their exposure to natural and climatic hazards such as sea-level rise, extreme weather events and flooding. However, the severity of these challenges varies according to each country's size, geography, population distribution, and socio-economic contexts. **Fiji**, comprising over 300 islands and home to approximately 900,000 people – 90% of whom reside on the two main islands³, is highly vulnerable to tropical cyclones, coastal flooding, and storm surges. **RMI** is made up of five main islands, 29 coral atolls, and over 1,000 islets, has a population of 42,418, nearly half of whom reside in the capital city of Majuro⁴. Due to its low-lying geography, RMI is particularly at risk from tidal flooding and storm surges. **Tonga**, a monarchy of more than 170 islands with a population of 107,000 (70% of whom live on Tongatapu)⁵, contends with coastal erosion and rising sea levels. The population in all three countries exhibits a relatively balanced gender distribution.

Climate change and disasters exacerbate pre-existing gender inequalities in the region, disproportionately affecting women. Acting as a threat multiplier, climate change intensifies the loss and damage of essential resources, increases vulnerability to disease and heightens psychological distress. These impacts are particularly severe for vulnerable groups, including women, persons with disabilities, the elderly, children and youth, displaced individuals, social welfare recipients, and smallholder farmers who are more exposed to climate-related risks. In many cases, cultural and social norms further restrict women's access to economic resources, deepening their vulnerability to climate impacts⁶.

Pacific Island Countries (PICs) have long recognised the urgent need for innovative solutions to protect vulnerable groups, given the region's ongoing exposure to cyclones, tsunamis, floods droughts, and other extreme weather events that lead to repeated rebuilding efforts. Despite this need, the Pacific remains one of the least insured places globally.

As of 2021-2022, Fiji's insurance penetration relative to GDP was at 3.8%⁷, while Tonga's was 2.34% in 2023⁸. Data on smaller PICs like the RMI is limited; however overall insurance penetration in the region remains well below the average of over 10% in the Organisation for Economic Co-operation and Development (OECD) countries⁹. This gap is largely attributed to the OECD countries' level of economic development, stronger regulatory environments, greater financial literacy and more mature financial markets.

Given this context, there is a pressing need for tailored and innovative CDRFI mechanisms that can expand outreach to individuals, communities, small businesses, cooperatives, and other livelihood groups¹⁰. These mechanisms are essential for providing the protection needed to reduce vulnerabilities.

1 [How Pacific Women View Human Security in the Context of Climate | IOM Regional Office for Asia and the Pacific](#)

2 Many Pacific Island Countries, including Fiji, RMI and Tonga, lie within the South Pacific cyclone basin. In recent years, a run of extraordinarily damaging cyclones in the Pacific has taken a heavy toll on local economies. In Australia, Cyclone Yasi in 2011 and Cyclone Debbie in 2017 remain two of our most costly disasters.

3 [Government of Fiji, 2018. Fiji's National Adaptation Plan](#)

4 [Pacific Ridge to Reef – RMI Profile](#)

5 [Tonga 2021 Population and Housing Factsheet](#)

6 [Gendered impacts of climate change: Evidence from Asia | Publications | UN Women – Asia-Pacific](#)

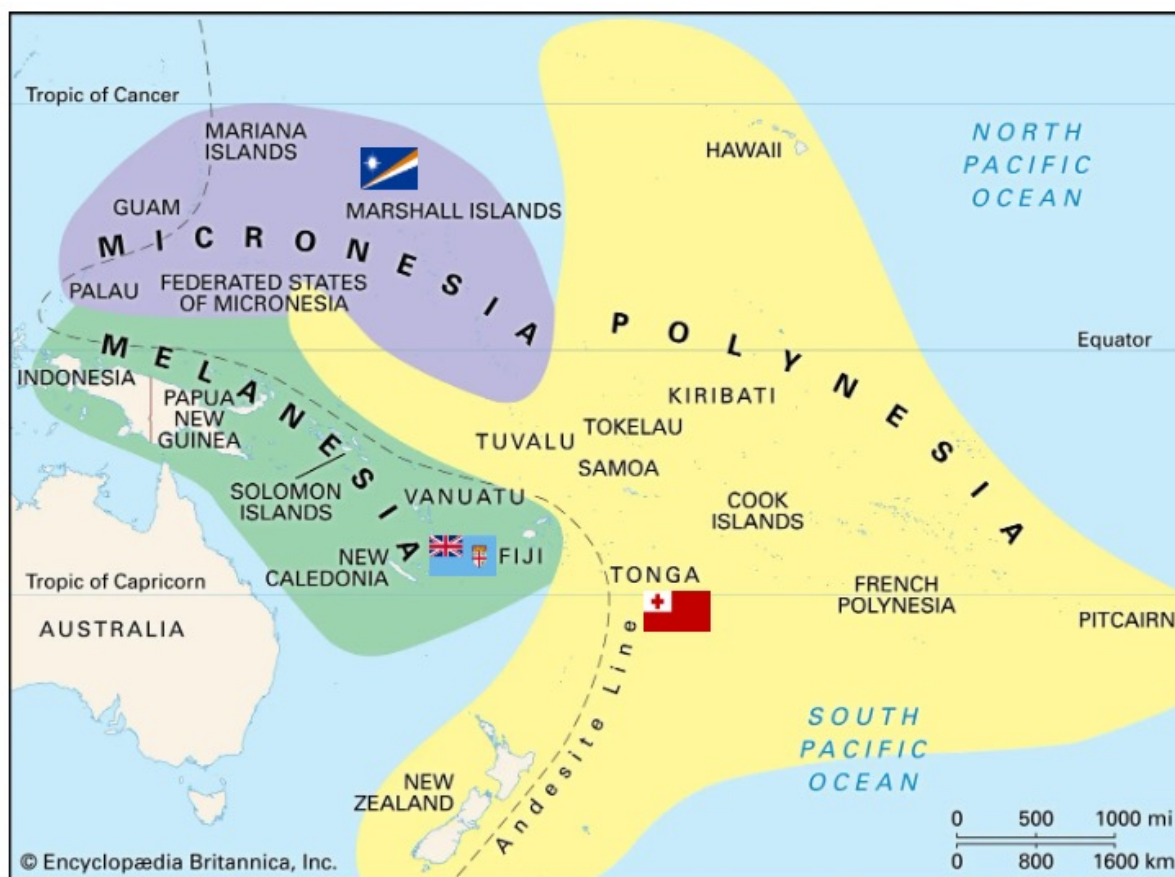
7 Reserve Bank of Fiji. 2023. Insurance Annual Report

8 Trading Economics. 2024. Tonga's Insurance and Financial Services

9 [OECD. 2024. Global Insurance Market Trends](#)

10 UNCDF. (2023) Gender Consideration Gender considerations for disaster risk financing in Fiji. <https://www.uncdf.org/article/8198/gender-considerations-for-disaster-risk-financing-in-fiji>

Figure 1. Map of the target countries within the Pacific Group of Islands¹¹



Addressing climate and disaster risks effectively requires targeted interventions that reflect the distinct vulnerabilities of each country and its at-risk populations. While Fiji, RMI, and Tonga have recently increased investments in CDRFI solutions, significant implementation gaps remain. These include insufficient attention to systemic gender inequalities and limited participation of marginalised communities in rural and maritime areas in decision-making processes¹². Ensuring equitable access to essential services, such as healthcare, education, water and sanitation, housing and transportation, depends on inclusive strategies.

Integrating gender into CDRFI frameworks is therefore critical as it involves recognising and addressing the interlinkages between gender equity, social inclusion, and sustainable development. Gender-informed financial products and services need to be intentionally designed to meet the specific needs of diverse populations and to support resilience at all levels.

Key stakeholders in the insurance and financial sectors have a critical role to play in shaping this emerging industry. By working together, they can define the range of climate and disaster-related events and risks that policies should cover and design responsive products accordingly. It is particularly important that these policies – such as parametric insurance- adopt gender-sensitive approaches, ensuring equity in both premium collection and payout distributions, and addressing the specific needs of vulnerable and marginalised groups.

While the RMI and Tonga are in the early stages of exploring CDRFI solutions, ensuring that these efforts are inclusive remains critical.

11 Map of Polynesia, Micronesia and Melanesia. <https://library.wcc.hawaii.edu/hawaii/regions>

12 ADB. 2019. The Enabling Environment for Disaster Risk Financing in Fiji.

1.2 Methodological Approach

This report assesses the integration of gender within CDRFI initiatives across three Pacific Island nations. It is informed by desktop research on relevant policies, programmes, and financing mechanisms targeting women and vulnerable groups, which include persons with disability, children, and elderly people, and those in rural and maritime communities. A stakeholder mapping exercise, guided the research and informed interviews with regional Gender and Social Inclusion (GESI) advocates.

Insights were also drawn from a regional workshop held in Tonga in September 2024, as well as follow-up interviews conducted between November 2024 and January 2025. The report adopts an intersectional approach, highlighting both shared and context-specific challenges and opportunities across the three countries.

Primary data was collected between November 2024 and January 2025 through 13 interviews with 13 – 70% based in Fiji (n=9) and 30% in Tonga (n=4). Although no direct interviews were conducted in RMI, insights were obtained from regional actors who work closely on RMI-related issues.

Key documents reviewed include the 2050 Blue Pacific Strategy, the Pacific Regional Disaster Risk Financing Roadmap, the Guide-line for Developing National Disaster Risk Financing Strategies, and other relevant regional and national policies related to climate change and disaster risk management. Scoping gender-related challenges within CDRFI systems also involves analysing the potential of underutilised financial instruments to enhance inclusivity and effectiveness. These include social protection schemes such as cash transfers or contingency funds that do not earmark resources for gender-responsive measures.

Key informants represented government agencies, non-government organisations, and regional and international bodies. Four of these informants were interviewed specifically to gather insights on GESI gender-aligned CDRFI practices, as well as the challenges and opportunities for scaling such activities [see Annex B for the list of key informants interviewed and those who provided feedback through the survey].

1.3 Scope, Limitations and Structure of this Study

This report reviews key national policies, strategies, and programmes in Fiji, RMI, and Tonga that incorporate CDRFI alongside gender considerations. The analysis approach focuses on:

- › Showcase how climate change impacts men and women differently.
- › Evaluating the level of gender and social inclusion in present CDRFI frameworks.
- › Identifying successful examples of gender mainstreaming in CDRFI.
- › Providing recommendations to improve gender-sensitive CDRFI systems.

A key limitation of this study is the lack of sex-disaggregated and intersectional data on climate risk, exposure, and vulnerability in Fiji, RMI and Tonga. This restricts a comprehensive analysis of existing programmes and their effectiveness in addressing the needs of vulnerable groups.

Additionally, the reliance on desk-based research within a limited timeframe restricts direct engagement with communities. However, this gap was partially addressed through stakeholder interviews, which were primarily conducted virtually in Fiji, with regional representatives involved in programmes operating in Tonga and RMI. These interviews offered valuable insights that informed the report's findings.

Lastly, while this analysis shows a main focus on the consideration of women, due to the importance of intersectional vulnerabilities, aspects of social inclusion are also considered to a smaller scope addressing children, elderly, people living with disabilities, or minority groups that face marginalisation.

Figure 2. Overview of gender review of CDRFI in Fiji, RMI and Tonga






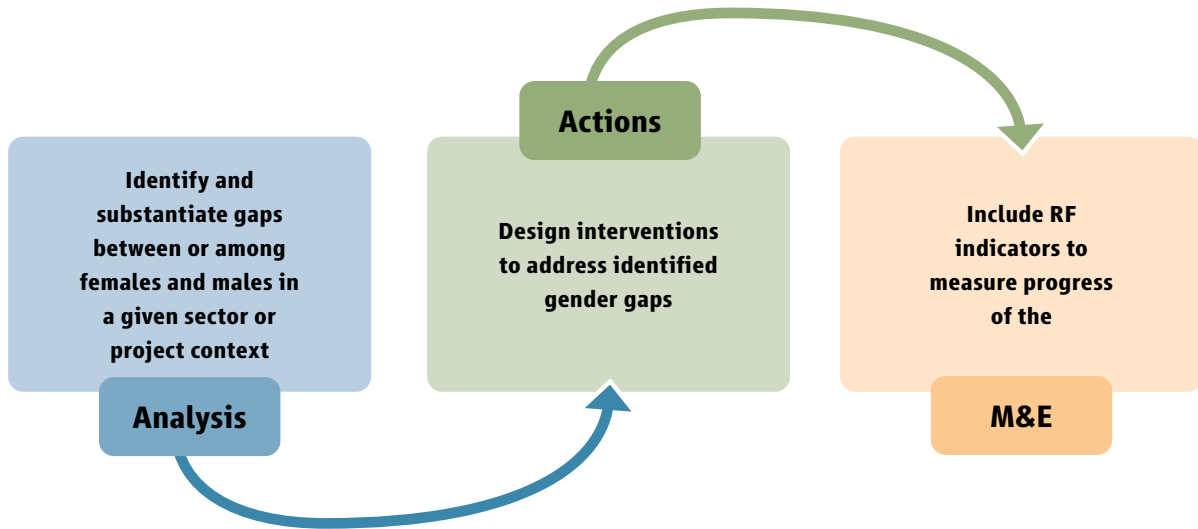
Desk research and analysis of policies and programs	Stakeholder Engagement	Analysis of existing initiatives	Communicate Results	Use Reports for Decision-Making
Analyse CDRFI and GESI inclusive discourse	Ensure accuracy by validating the findings from desk research through key informant interviews	Explore relevant CDRFI initiatives for learning and best practice internationally	Communicate the findings, results and insights to stakeholders	Leverage the insights of current gaps & barriers to inform strategic decisions
				

Figure 3. The World Bank’s gender tag approach proved a useful tool to identify gender gaps in projects and to propose actions to address them.



Source: Gender-tagging, adapted from World Bank, 2022.

2 Country Risk Profiles – Fiji, RMI, Tonga

Key Climate Risks

Fiji, RMI and Tonga are increasingly exposed to climate-related hazards, particularly tropical cyclones that occur most frequently during the November to April wet season. These cyclones bring destructive winds, storm surges, and flooding, causing widespread damage to infrastructure, homes, agriculture, fisheries and tourism – sectors that are vital to livelihoods in these countries.

Fiji, comprising mainly of volcanic islands, is especially vulnerable in its rural and maritime communities, where populations rely heavily on subsistence farming and fishing. In addition to tropical cyclones, Fiji is experiencing sea-level rise, with several low-lying islands already affected by inundation and saltwater intrusion. These impacts have prompted growing calls for seawalls and state-supported planned relocations to protect both populations and critical infrastructure.

Increasing cyclone intensity and irregular rainfall patterns are also undermining agricultural productivity, water availability, and infrastructure resilience. The severity of these risks was underscored by Tropical Cyclone Winston in 2016, one of the most powerful storms ever recorded in the Southern Hemisphere. It affected nearly half of Fiji's population and caused damages estimated at FJD 2.98 billion (approximately USD 1.4 billions)¹³ significantly hindering economic recovery and development.

The **Republic of the Marshall Islands (RMI)** consists mostly of atolls, with an average elevation of less than two meters above sea level. This low-lying topography makes it highly susceptible to saltwater intrusion, freshwater contamination, and the loss of arable land. Increasing cyclone frequency and shifting ocean patterns further threaten food security and livelihoods. With over half of the population residing in the capital, Majuro, options for relocating displaced communities and infrastructure are extremely limited. In response, the RMI government is actively exploring suitable CDRFI instruments to strengthen preparedness, response, and recovery capacities.

Economic vulnerabilities in RMI are compounded by the country's heavy reliance on imported goods and a subsistence-based agricultural economy. In early 2016, El Niño exacerbated drought conditions, affecting over half the population and causing damages estimated at nearly USD 5 million¹⁴.

In RMI, a Coastal Vulnerability Assessment (CVA) for Ebeye¹⁵ has been conducted to improve understanding of current and future coastal risks and to inform coastal planning. The findings have supported their National Adaptation Plan (NAP) and other coastal protection initiatives. RMI also secured a UN Peacebuilding Fund¹⁶ to address climate security challenges, particularly focusing on the needs of youth and women. Insurance in RMI can play a significant role in economic growth by facilitating better risk management and serving as a catalyst for risk assessment at both the micro and macro levels, which is essential for determining premium levels and policy priorities. Country risk assessments also enable nations to design more effective financial solutions, ensuring they meet the diverse needs of stakeholders.

The **Kingdom of Tonga** is similarly vulnerable, with most of its landmass lying near sea level. The country frequently experiences tropical cyclones, coastal flooding, and storm surges, all of which damage infrastructure and disrupt coastal communities. Rising sea levels pose a growing threat to Tonga's outer islands and low-lying settlements. In addition, prolonged droughts worsen water shortages and reduce agricultural productivity. Tonga is also exposed to volcanic risks, as it lies within the Pacific Ring of Fire. The Hunga Tonga-Hunga Ha'apai eruption in January 2022 highlighted this hazard, triggering a tsunami and widespread ashfall that caused extensive damage to homes, infrastructure, and crops, contaminated water supplies, and severely impacted marine ecosystems¹⁷. The event resulted in an estimated USD 90.4 million in damages, approximately 18.5% of Tonga's GDP¹⁸. The scale of this disaster underscores the urgent need for robust preparedness and resilience strategies to protect communities and support long-term recovery.

13 Government of Fiji, 2016. Post-Disaster Needs Assessment: Tropical Cyclone Winston.

14 World Bank, 2020. Climate Risk Profile: Republic of Marshall Islands. <https://climateknowledgeportal.worldbank.org/country/marshall-islands>

15 Deltares (2017) RMI's Coastal Risk Assessment for Ebeye.

16 UNDP (2023) RMI Building Resilience for Women and Youth Project

17 World Bank (2022). Tonga's Volcanic Eruption

18 A Qualitative Report on Climate and Disaster Risk Insurance Instruments (PICAP)

Addressing these vulnerabilities requires coordinated regional and international efforts, focusing on climate resilience strategies and investment in CDRFI. The integration of gender considerations into climate and disaster risk management policies is essential to ensure that vulnerable groups are protected and empowered to build resilience and access recovery resources.

The Pacific Risk Information System (PacRIS), managed by the Pacific Community (SPC), is a regional repository containing detailed country-specific information on assets, population, hazards, and risk. This data is used to assess potential loss and damage from various hazards, including earthquakes, tsunamis, and cyclones.¹⁹ The information is regularly updated to ensure an accurate reflection of risks. Fiji's Climate Change Division also utilises a GIS platform²⁰ to inform adaptation, mitigation, and climate finance initiatives.

By strengthening risk information and data, countries can better address resilience-building needs and assess the most appropriate financial solutions for post-disaster recovery. As development and exposure to risks increase over time, these risk profiles should be updated periodically to ensure they remain accurate and effective.

19 Pacific Community (SPC). (2021). Pacific Risk Information System (PacRIS). Suva, Fiji: SPC. <https://www.spc.int/>

20 [Fiji Climate Change GIS Platform](#)

3 Gender Differential Vulnerabilities to Climate and Disaster Risk

3.1 Drivers of Vulnerability

- I. **CDRFI mechanisms must be tailored to address the specific needs of vulnerable groups, including women and elderly people**, who often have fewer resources and assets to invest in resilience-building or recovery. Gender inequalities in labour force participation limit women's access to social security programmes. For example, women account for only 38% of active members in Fiji's social insurance programs under the Fiji National Provident Fund²¹. The labour force participation rate for women is 38.6% in Fiji, compared to 76.8% for men²²; in Tonga, it is 42.8% for women and 66.2% for men²³; while in the Republic of the Marshall Islands (RMI), the participation rate for women is relatively low at 27.9%, compared to 61% for men²⁴. This disparity is also due to women's significant involvement in unpaid care work and subsistence production, which are closely tied to traditional roles.
- II. While financial inclusion has improved in recent years, with a notable reduction in the gender gap, **women remain less formally included in financial systems** in all three countries. In Fiji, women's financial inclusion rose from 64% in 2014 to 81% in 2020, with women owning bank accounts increasing from 52% to 75% over the same period. Tonga's 2021 National Census reports that 54.8% of Tongans have bank accounts, though it does not provide a gender breakdown. An earlier study in 2014²⁵ indicated that 58% of women and 65% of men had bank accounts. Data from the RMI regarding bank account ownership is limited, largely due to geographical remoteness, reliance on cash, and limited financial infrastructure.
- III. As Small Island Developing States (SIDS), these countries face **constraints due to limited land resources**, which restrict fiscal space and financial resources. This is especially pronounced in Tonga and RMI²⁶, which have relatively smaller landmasses. These constraints make it difficult for governments to allocate sufficient funds for climate adaptation, disaster risk reduction, and recovery efforts, which are essential for mainstreaming GESI into current programs. Tonga and RMI are also heavily reliant on remittances, external aid, and grants for both development and climate and disaster risk management initiatives, with Tonga recording the highest remittance-to-GDP ratio globally in 2023²⁷. This dependency on external sources, along with data gaps and capacity constraints, further complicates coordination between government and industry stakeholders.
- IV. **Institutional capacity in climate risk responses**: PICs' ability to effectively respond to climate risks is often constrained by limited institutional capacity. Ministries and state entities frequently lack the necessary resources, technical expertise, and coordination mechanisms to address the impacts of climate change comprehensively. As a result, policy implementation tends to be slow and fragmented, hindering timely and effective responses.
- V. **Policy gaps and inefficiencies**: Although climate adaptation and disaster risk reduction are national priorities for Fiji, RMI, and Tonga, there are still significant gaps in their policy frameworks. These gaps vary across the countries but commonly relate to resourcing governance, integration of traditional knowledge, and the involvement of marginalised groups in decision-making processes. Consequently, existing policies may not fully align with the needs of vulnerable communities. Key factors contributing to the insufficient integration of gendered principles into CDRFI policies are the lack of comprehensive data, limited awareness, and barriers to meaningful participation.

21 World Bank, 2024. Toward more adaptive social protection in Fiji

22 Fiji Bureau of Statistics, 2017

23 World Bank. 2024. Tonga Gender Landscape

24 UN-Women. 2022. Gender Equality Brief RMI

25 UNDP. 2016. Financial Inclusion Demand Side Survey for Tonga

26 Compact of Free Association with the United States supports RMI economically

27 Tonga records the highest remittance to GDP ratio globally. 2023.

3.2 Access and Barriers to Financial Resources

- I. **Tailoring messaging for different stakeholders:** Messaging on the case for gender-smart CDRFI must be adapted for different stakeholders. For policymakers and government stakeholders, the focus should be on the human rights perspective and fulfilling international obligations. In contrast, private sector stakeholders are primarily concerned with the commercial opportunities that arise from tailoring climate insurance products to different customer groups through a client-centric approach. The rationale for a gender-smart approach to CDRFI differs depending on the stakeholder's role within the value chain²⁸.
 - II. **Address gender dimensions in policy:** Policies and the policymaking process are often shaped by social norms that define the roles, relations, and expectations of men and women. Therefore, gender considerations in CDRFI must be integrated not only into policy content but also in the policy formulation, implementation, and monitoring process. Gender-based risks are intersectional, often intersecting with other aspects of an individual's identity, such as economic status, ethnicity, or age. These intersecting layers affect an individual's access to power, resources, and decision-making, and must be addressed to ensure that policies effectively protect vulnerable
- For example, in the RMI, the focus on CDRFI for vulnerable groups remains limited. While national policies like Vision 2018, the National Strategic Plan 2020-2025, and the Nationally Determined Contributions (NDCs) acknowledge the vulnerability of marginalised groups, such as women, people with disabilities, and Indigenous communities, they do not sufficiently detail how CDRFI programs will target the specific needs of these vulnerable segments. This highlights a need for further development of targeted, inclusive policies that cater to the unique needs of these populations.
- III. **Inadequate funding for women-led organisations:** Locally led women's organisations have less visibility at the donor level to be considered for funding or grants, and this is where strengthened partnerships with NGOs, CSOs and regional partners can support. Compliance requirements for local organisations, such as financial constraints, power dynamics, and language barriers, also pose challenges. Partnering with internationally accredited entities can help

mitigate these issues and improve access to financing for gender-inclusive disaster risk management.

- IV. **Operationalising legal and regulatory frameworks for CDRFI:** To scale up climate risk insurance at both the sovereign and household levels, it is essential to operationalise legal and regulatory frameworks. Tonga is currently the only Pacific nation implementing a Climate and Disaster Risk Financing policy. Fiji has taken steps by endorsing the gender-inclusive National Disaster Risk Management Bill and the Climate Change Act. However, effective implementation of these legislations requires closer collaboration and a whole-of-society approach to ensure CDRFI instruments are well-designed and supported. Fiji is currently working on a CDRFI Diagnostic Assessment to explore how these instruments can be improved to better safeguard its population.
- V. **Integration of gender-disaggregated data in CDRFI:** The limited integration of gender-disaggregated data in CDRFI²⁹ hinders the development of targeted solutions to address the unique needs of marginalised groups. In 2024, the Fiji Bureau of Statistics (FBoS) conducted a critical workshop with Fiji's Gender Technical Working Group³⁰ to develop indicators related to gender and climate change. These indicators will be incorporated into census and household survey data to address existing gender data gaps and inform future policies. This includes data on death rates by gender, disaster type, economic participation, labour force engagement, and women's representation in policymaking. Such data is essential to understanding the barriers to financing options for climate and disaster resilience.
- VI. **Addressing gender-sensitive risk assessments:** The lack of gender-sensitive risk assessments in all three countries results in underestimating the impact of disasters on women and marginalised groups. This can lead to inadequate protection and recovery measures, which hinder access to resources and support networks. Gender-sensitive risk profiling for all vulnerable communities is essential to improving the CDRFI ecosystem and ensuring equitable recovery and protection strategies.

28 Miles, Katherine. Toolkit for Policymakers: A Gender-Responsive Approach for Climate and Disaster Risk Finance and Insurance (CDRFI). Bonn/Berlin: InsuResilience Global Partnership, December 1, 2022. <https://www.adaptationcommunity.net/publications/toolkit-for-policymakers-a-gender-responsive-approach-for-climate-and-disaster-risk-finance-and-insurance-cdrfi/>

29 UNDP (2022). Empowering the vulnerable: Experts call for equitable access to climate and disaster risk insurance. <https://www.undp.org/pacific/news/empowering-vulnerable-experts-call-equitable-access-climate-and-disaster-risk-insurance>

30 FIBOS (2024) Harnessing the Power of Data to Inform a Gender-Climate Change Nexus

VII. Strengthening gender expertise in CDRFI institutions:

The limited presence of gender expertise within CDRFI institutions restricts the integration of gender considerations in programme designs. To address this, community-based disaster risk management trainings should incorporate gender experts to inform and empower women and marginalised groups about available financing options. This will also help enhance community mobilisation during emergencies through gender sensitisation training.

VIII. Strengthening coordination across ministries and agencies:

Ownership and strong leadership from the respective Ministry of Finance across all three countries, in coordination with key ministries and agencies, is essential to streamline CDRFI management through public and development financing. Strengthened cooperation across various government ministries, such as those responsible for gender, climate change, disaster management, finance, and agriculture, is crucial for effective integration of GESI policies. In Fiji, for example, collaboration between the Ministry of Finance and Strategic National Planning, the Ministry of Women, Children and Social Protection, the Ministry of Environment and Climate Change, and the Ministry of Rural and Maritime Development and Disaster Management is vital for ensuring that gender considerations are embedded in national development plans and related budgetary processes.

IX. Limited access to CDRFI resources for rural and maritime communities:

In Fiji, women in rural and maritime communities face significant barriers to accessing CDRFI. Availing access to CDRFI programs to women in remote areas should integrate women's traditional knowledge of ecosystems and agriculture to ensure the protection of subsistence-based livelihoods.

X. Comprehensive planned relocation policies in Fiji:

Fiji has emerged as a global leader in implementing comprehensive, community-driven planned relocation policies and financing mechanisms that centre on human rights and are inclusive of GESI. Planned Relocation in Fiji is steered by the Fiji Taskforce on Relocation and Displacement, an inter-ministerial coordination machinery that works closely with partners through its Technical Working Group. Previous relocation efforts, such as those in Narikoso Village in Kadavu, have informed the development of the current Standard Operating Procedures (SOP)³¹. For example, Narikoso Village's initial housing designs did not include interior kitchens, as these were based on traditional rural housing designs in maritime

islands, where kitchens are typically located outside the main house. Following donor visits and media attention, the community requested more gender-sensitive housing designs. As a result, the Ministry of Women, Children, and Social Protection (MWCSP) partnered with UN-Habitat to install interior kitchens in seven relocated homes. As per the revised SOP, future housing designs will include interior kitchens, wash-room facilities, and two-bedroom layouts with verandas, ensuring that relocation policies are more gender-responsive.

In Tonga, the National Emergency Management Office (NEMO), the Tonga Meteorological Office, and the Climate Change Unit all report to the same Ministry of Meteorology, Energy, Information, Disaster Management, Environment, Climate Change, and Communications (MEIDECC), which facilitates better coordination among core agencies. This structure enables a streamlined approach to integrating GESI policies, allowing for close collaboration with the Women's Affairs Division under the Ministry of Internal Affairs.

However, Tonga's Climate Financing and Risk Government Assessment Report³² revealed that while 17% of government policies incorporated mainstreaming, only 6% specifically addressed gender equality. Furthermore, 22% included limited gender elements, and 44% were entirely gender-blind. These findings have reportedly hindered Tonga's access to the Green Climate Fund. To address these gaps, Tonga developed a Gender Mainstreaming Handbook in 2016 to guide the integration of gender considerations across government policies, programs, and services, thus strengthening the country's commitment to gender-responsive climate action.

XI. Limited access to CDRFI resources and markets³³:

In Fiji, rural and maritime communities, especially women have limited access to CDRFI markets and resources, despite possessing extensive knowledge of local ecosystems and agricultural practices essential for food security and sustainable resource management. Lack of access to CDRFI resources to protect livelihoods, damage vital resources, such as pandanus leaves used for weaving, fishing equipment, or fruits and vegetables for roadside markets.

31 Government of Fiji (2023). Standard Operating Procedures for Planned Relocation. <https://fijiclimatchangeportal.gov.fj/ppss/standard-operating-procedures-for-planned-relocation-in-the-republic-of-fiji/>

32 Climate Financing and Risk Governance Assessment 2016

33 MWCSP, 2023. Fiji Country Gender Report

In Fiji, 14% of registered farmers are women, compared to 86% men³⁴, reflecting the gender disparity in commercial and semi-commercial farming. The majority of women who farm for subsistence remain undocumented.

There is also a pressing need to integrate women more broadly into all aspects of climate and disaster risk reduction in the RMI. Although regional programs such as the Pacific Catastrophe Risk Insurance Pilot (PACRIP) include RMI in a regional insurance scheme for rapid payouts following cyclones and earthquakes, the lack of local insurance markets in the country limits accessibility, particularly for marginalised groups.

Prior to the Pacific Insurance and Climate Adaptation Program (PICAP), there was limited to no agricultural insurance market in the Pacific region. However, the governments of Fiji and Tonga offered some ex-post funding to support farmers in the rehabilitation of agriculture affected by disasters. For instance, following Tropical Cyclone Winston in Fiji,³⁵ the Sugar Cane Growers' Fund restructured loans and offered grants of up to USD 5,000 to nearly 4,000 growers, demonstrating this ad-hoc approach to disaster relief for the agricultural sector. However helpful, this kind of support remains inconsistent and often insufficient, especially for marginalised communities.

XII. Barriers to insurance uptake include affordability, lack of disaster risk mitigation, limited data for designing products, inadequate reinsurance, low consumer awareness and understanding of insurance and the concept of insurance, cultural factors, and mistrust.

Other challenges include the absence of public asset registers, aid dependency, and weak payout distribution mechanisms. In Fiji, insurance penetration remains low, with only 3.4% of households and 17% of commercial properties³⁶ covered by basic property insurance. Women's ability to purchase parametric insurance is often limited by income generation disparities. Tailoring insurance products to women's needs and enhancing affordability could help address these gaps. While the income gap between men and women in the region is substantial, promoting women's meaningful participation in decision-making processes and ensuring tailored products can help bridge this divide.

Lack of knowledge about climate-related insurance products often undermines women's willingness to purchase them. For example, a Reserve Bank of Fiji survey, conducted in 2020, found that women are less aware of climate-related insurance products (75% vs 71% for men), and more women (66%)³⁷ were unwilling to spend money on such products. Another factor limiting women's purchase of parametric insurance is their income generation capacities. This can be addressed by enhancing product affordability and tailored options for women. Reliable data on women's income in Fiji, RMI, and Tonga are scarce, so comparisons are difficult. However, significant gender disparities in economic participation and earnings are evident. Women's lower labour force participation and the persistent gender pay gap illustrate this. A 2016 report found that women in Fiji earned less than half the income of men, with annual earnings of USD 4,568 compared to USD 11,552 for men. Additionally, only 35.2% of women in Fiji are engaged in paid work in the formal sector, while they carry a disproportionate share of unpaid care and domestic work – 2.9 times more than men³⁸.

For Tonga, women's labour force participation rate and thus insurance policy holders are lower than men's as women entrepreneurs face challenges including limited access to finance, business skills, and related cultural barriers.

Similar to Fiji and Tonga, women in RMI have significantly lower labour force participation rates compared to men with women involved in small-scale businesses and market vending, but specific statistics are limited³⁹.

34 Ministry of Agriculture. 2024.

35 FAO (2016). *Agriculture-tourism: Policies and priority interventions to strengthen supply linkages*

36 Reserve Bank of Fiji. 2023. *Insurance Annual Report*.

37 Reserve Bank of Fiji (2020) *Fiji Financial Demand Side Survey*

38 World Bank. 2022. *Fiji Gender Data Portal*

39 World Bank. 2023. *Gender Data – Economies*

XIII. Limited land availability for investment: Access to land is a significant barrier to investment and economic growth in Tonga and RMI due to small landmass and traditional land-holding systems, which impacts infrastructure development, urban planning, and private investment. In RMI, rising sea levels and coastal erosion have led to increased migration to urban centres like Majuro and Ebeye, intensifying pressure on land resources, prompting RMI to diversify its economy through high-value fisheries, copra, and tourism sectors. The diversification of the RMI's economy requires access to land and essential infrastructure – power, water, and telecommunications. The National Investment Policy Statement of RMI⁴⁰ has outlined priority areas for public investment as well as the obstacles that must be addressed with urgency to improve the investment climate and foster private sector development, and this includes integration of gender in sectoral policies.

In Tonga, while women cannot own land under the constitution, they can lease and develop land for temporary use, which presents another avenue for enhancing gender equality in resource access. The 2022 World Bank Gender Report for Tonga cites that gender gaps in asset ownership and income contribute to differences in financial resilience, as women engage in different economic activities and shoulder more unpaid domestic work. This ties with global trends that women are less likely to raise emergency funds within 30 days compared to men. Women are also more reliant on unsustainable informal sources – like family and friends for emergency funds, making them more vulnerable during disasters, climate change impacts, and pandemics.

XIV. Enhancing awareness of CDRFI instruments: There is a critical need to enhance financial and insurance literacy, supported by market information, research, and effective dissemination. The Reserve Bank of Fiji's 2020 Financial Services Demand Side Survey revealed that only 15% of adults in Fiji had insurance, with about 50% viewing it as unnecessary. In response, BSP Life and Tower Insurance launched a joint campaign in 2021 to raise awareness about insurance benefits. Additionally, the Reserve Bank of Fiji's 2022 Insurance Annual Report showed that the domestic gross premium pool represented just 3.8% of Fiji's GDP, far below the OECD average of 10%. Fiji's Public Sector Investment Programme (PSIP) rolled out across 10 ministries⁴¹ also provides an opportunity to mainstream gender into climate and disaster risk financing.

Tonga faces similar challenges, with a 2021 National Reserve Bank of Tonga report indicating that 22% of adults were unfamiliar with insurance, affecting their understanding of CDRFI. While data for CDRFI in the Republic of the Marshall Islands (RMI) is scarce, the low levels of financial literacy and insurance penetration suggest that RMI's insurance markets are underdeveloped. Initiatives like PICAP are vital for building capacity and preparing for climate-related financial risks.

Awareness efforts should leverage government or market roadshows to improve the efficacy of outreach, especially for women and vulnerable populations. This can help empower women-led MSMEs, persons with disabilities, and communities heavily reliant on support from churches, community groups, and government services.

Tonga's Skills programme has contributed to gender sensitisation in climate and disaster risk management by offering 117 training sessions to 2,665 beneficiaries, 67% of whom were women, with 67 individuals identifying as having disabilities. Half of the training sessions were held in outer islands, focusing on national women's empowerment and the Gender Equality Tonga Policy and Strategic Plan of Action 2019-2025. While progress is being made, barriers remain, particularly in women's access to employment in both the public and private sectors, and corporate plans still fail to advance women's progress effectively⁴².

40 Republic of the Marshall Islands. National Investment Policy Statement. Bangkok: United Nations Economic and Social Commission for Asia and the Pacific, August 2023. <https://www.unescap.org/sites/default/d8files/2023-08/ESCAP-2023-RP-Marshall-Islands-National-Investment-Policy-Statement.pdf>

41 MoFSPNDS. 2023. Fiji's PSIP Guidelines for Preparation, Appraisal and Approval of Projects.

42 UN-WOMEN. 2024. Questionnaire for National Reports on Beijing +25 Tonga response.

3.3 Impact of Intersectionality on Vulnerability

3.3.1 Intersectionality and Vulnerability in the Pacific Context

Understanding the intersectionality of social identities, such as gender, age, disability, ethnicity, geographical location, and socio-economic status, is essential for addressing the differentiated impacts of climate change and disasters in the Pacific. In countries like Fiji, the RMI, and Tonga, vulnerability to climate-related risks such as cyclones, flooding, and droughts is shaped by various intersecting factors, which exacerbate the impacts on certain groups.

Socio-economic status and gender – Women in rural communities, particularly those relying on subsistence farming, face heightened vulnerability to changes in rainfall patterns, droughts, and cyclones. Limited access to credit, land, and technology restricts these women’s ability to adapt and build resilience. Age and gender further compound vulnerabilities, as older women and young girls often face mobility challenges and heightened risks. Elderly women struggle to evacuate during disasters due to limited mobility and fewer safety nets, while young girls are more prone to sexual violence and exploitation in the aftermath of disasters⁴³.

Disability and vulnerability – The intersectionality of disability with gender, age, and social status exacerbates vulnerability. Individuals with disabilities, particularly in rural areas, often encounter persistent challenges accessing shelters, healthcare, and emergency services during extreme weather events. Infrastructure in these areas is often cost-effective, and is hence not designed with accessibility in mind, leaving people with disabilities more exposed to harm. Women with disabilities face compounded discrimination, both from societal gender norms and disability-related stigma, further limiting their access to resources for adaptation, such as insurance.

Investing in gender-responsive and disability-friendly infrastructure, including transportation, sanitation, and energy services, is critical for improving access to markets, employment, and essential services. Fiji’s National Infrastructure Investment Plan (2023-2024) prioritises upgrades to roads and markets that benefit women entrepreneurs.

Geographic and cultural context – Geographic isolation, combined with traditional practices and cultural norms, creates specific vulnerabilities for certain groups across all three countries – Fiji, RMI, and Tonga. Rural and remote communities, particularly in Tonga and RMI, experience severe isolation during and after disasters. Women, who are often primary caregivers, struggle to access essential resources like medical care, food, and water when infrastructure is damaged. Their caregiving responsibilities also hinder mobility and limit their ability to evacuate or access shelters. In Fiji, youth groups in rural communities are mobilised to assist vulnerable populations during evacuations. Fiji Red Cross and the National Disaster Risk Management Office equip and empower local capacities by conducting community-based disaster risk management trainings for youth groups and village disaster management committees.

Indigenous groups – Indigenous groups can also face compounded vulnerabilities due to their marginalised social status and dependence on primary industries and resources. In Fiji’s example, indigenous communities, reliant on natural resources for their livelihoods, are particularly vulnerable to climate change. Displacement due to climate impacts can also disrupt cultural identity and self-determination. Fiji is currently finalising a Non-Economic Loss and Damage (NELD) assessment tool⁴⁴ to guide its risk assessment process for planned relocation. Indigenous women are particularly affected when losing access to ancestral lands, traditional farming practices, and associated cultural heritage. Minority groups, in remote areas without internet access struggle to engage with government programs and face barriers to climate adaptation resources, such as financing and training.

Intersections in disaster response and recovery – In the aftermath of climate-related disasters, the intersection of multiple vulnerabilities becomes even more evident. Women and girls in Fiji, RMI, and Tonga often face difficulties accessing disaster relief, which may not address their specific needs, such as menstrual hygiene products or childcare. In recent years, initiatives such as the distribution of dignity kits have sought to address these gaps. Psychosocial support is also critical, as women, who are often the emotional caregivers, may experience intensified stress, anxiety, and trauma, particularly when compounded by gender, disability, and age-related vulnerabilities.

43 Government of Fiji (2023) Fiji National Action Plan to Prevent violence against women and girls 2023-2028

44 Assessing Non-Economic L&D for Relocation in Fiji

Strategies for Addressing Intersectional Vulnerabilities

To address intersectional vulnerabilities effectively, a multi-layered, inclusive approach is necessary⁴⁵. Gender and disability-inclusive policies should be integrated into national climate adaptation strategies, disaster preparedness, and recovery plans. Gender-responsive budgeting and gender and disability mainstreaming are thus essential to ensuring that policies are inclusive of all vulnerable groups⁴⁶. Disaggregated and intersectional data collection by gender, age, disability, and socio-economic status is crucial for designing targeted interventions, including CDRFI instrument.

Inclusive disaster risk management programs must ensure marginalised groups have access to shelters, resources, and decision-making processes. Capacity-building and awareness efforts should focus on training marginalised communities to better understand and adapt to climate risks. Specifically, women and persons with disabilities need to be empowered with knowledge on climate change adaptation, disaster preparedness, and accessing support services.

Gender-responsive CDRFIs should be designed with a gendered lens that affects access to financial instruments and have implications for policies, institutional frameworks, and stakeholders involved in CDRFI provision. An intersectional approach ensures that factors like socio-economic status, geographic location, and employment sector are considered when reviewing CDRFI interventions. By incorporating gender and other vulnerabilities, such interventions can better support women, youth, elderly populations, farmers, and other marginalised groups across Fiji, RMI, and Tonga.

The Three-Pillar Approach to the Gender Analysis

This framework effectively links analysis to implementation, ensuring that gender considerations are integral to shaping inclusive CDRFI strategies. The report applies Pillar 1 through an in-depth exploration of gender-specific vulnerabilities and risks within the CDRFI context in Fiji, RMI, and Tonga, followed by Pillars 2 and 3 to guide the development of strategic recommendations and action plans.

The three-pillar approach is outlined in Figure 4.

I. **Pillar 1 – Gender-specific vulnerabilities affecting CDRFI:** these reflect structural issues affecting women and vulnerable groups.

1.1 **Women’s gendered roles in food security, water collection, and caregiving** increase their burden during disasters. For instance, women in rural and low-income communities are often responsible for household food security, water collection, and caring for children and the elderly, all of which are disrupted by extreme weather events. Fiji’s 2017 National Climate Vulnerability Assessment estimates that cyclones and floods cause average annual losses equal to 5.8% of GDP; in comparison, earthquakes and tsunamis cause minimal average losses⁴⁷.

Women in rural Tonga spend up to 6 hours/day collecting water during dry periods, reducing time for education or income generation. For RMI’s water scarcity problems, 30% of households experience regular shortages, disproportionately affecting rural women bearing the brunt of water collection duties⁴⁸.

1.2 Smallholder farmers, who make up a significant portion of the population in these countries, are reliant on agriculture and fisheries. Flooding, droughts, and changing rainfall patterns reduce agricultural productivity and household income.

For RMI’s small domestic market, challenges of achieving economies of scale of production, high energy costs, and a lack of natural resources all hinder economic development and thus CDRFI potential. The Pacific DRFI Program’s three-tier approach – self-retention, contingent credit, and disaster risk transfer – offers a framework to address these gaps and enhance financial resilience. The Marshallese land tenure is fundamentally matrilineal. Men and women refer to the phrase “an korā aelon kein” meaning “these islands belong to the women”⁴⁹. Within the clan, both matrilineal and patrilineal heirs have land rights. However, the permanent authority is primarily determined and passed down along the maternal line. Although the institutional mechanisms are informal, women’s authority remains influential and powerful⁵⁰. But recently, husbands are less likely to move to join their wives’ families after marriage, and the traditional land rights have weakened.

45 Chaplain, D. 2019. *Intersectional approaches to vulnerability reduction*

46 IFRC. 2021. *Enhancing the protection of the most vulnerable in the Pacific*

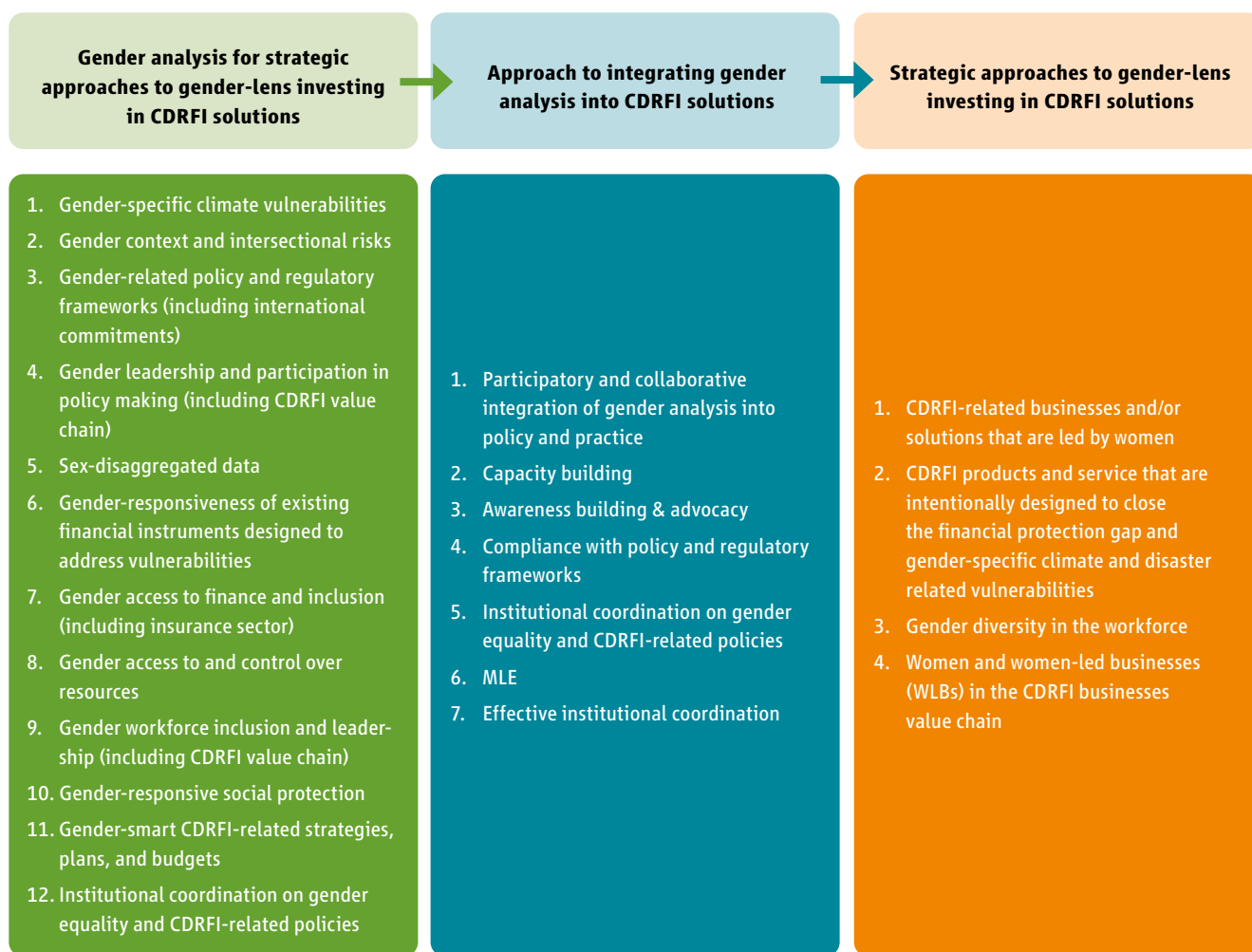
47 World Bank. 2017. *Fiji’s CVA*.

48 UNDP. 2023. *Empowering Marshall Islands Atolls: Rainwater Harvesting Materials Reach Atolls*

49 RMI (2020) UNFCCC Adaptation Communication

50 UN-Women (2022) *Gender Equality Brief for RMI*

Figure 4. Analytical framework for gender-inclusive CDRFI



1.3 **Unsafe living conditions in shelters** lead to a greater risk of violence against women and girls. For the Tonga Tsunami in 2022, reports highlighted increased vulnerability of women and girls, including challenges in accessing Gender-Based Violence (GBV) support when communication lines were down⁵¹.

1.4 Elderly and disabled individuals face **challenges evacuating or accessing supplies**. Global research indicates that women and children are 14 times more likely to die or be injured than men during disasters. This trend was also observed in the Pacific⁵². The Tonga and Samoa tsunamis of 2009, for instance, highlighted the disproportionate impact of disasters, considering most of the fatalities were young, female, or elderly⁵³.

1.5 **Disruption in education and increased malnutrition** among children and pregnant women during crises. Malnutrition and nutritional deficiencies occur when pregnant women and children are disconnected from essential services, when cut off from supply lines, and critical infrastructures are impacted, which can lead to long-term health issues, hinder development, and disrupt education and access to other critical services.

1.6 **Women's economic security is** threatened due to the loss of livelihood in agriculture/fisheries. While specific, disaggregated statistics focusing solely on the impact of livelihood loss on women farmers and fisher folks in Fiji, RMI and Tonga due to climate disasters are still emerging, the available anecdotal evidence strongly suggests that women face significant and disproportionate challenges. Their economic security, food security, health, and overall well-being are severely threatened when climate disasters destroy their

51 GBV in Tonga during 2022 Tsunami

52 UNDP. 2022. Women are hit hardest in disasters so why are the responses gender blind?

53 NOAA. 2023. Tonga and Samoa's 2009 Tsunami

agricultural livelihoods. Water scarcity also increases time burden on women, especially in outer islands. The destruction of livelihoods from climate events forces communities across three countries into deeper poverty. This leads to a cycle of vulnerability, when forced to deplete natural resources or migrate, further compounding economic stress and social instability. There is a lack of disaggregated data to confirm exact percentage of women's population engaged in these sectors due to underrepresentation during data collection and because contributions may be part-time, seasonal or combined with other work. Recent data suggests 14% of registered farmers in Fiji⁵⁴ are women and acknowledges that this number is actually higher.

1.7 High mortality of women and children in Pacific disasters, vector-borne diseases and water-borne diseases due to flooding and poor water quality also pose major health risks. Fiji's 2012 floods led to a significant increase in leptospirosis cases, however the data is not disaggregated by gender. During the 2009 Tsunami in Tonga and Samoa, the majority of fatalities were women, girls and elderly⁵⁵.

1.8 Lack of gender-disaggregated data masks the full scale of women's vulnerabilities as it affects policy design and CDRFI implementation plans.

1.9 Increased risk of social isolation in remote areas especially for vulnerable groups who face a greater risk of social isolation during and after disasters. Many people have limited support networks and **rely on** social safety nets to access aid.

1.10 Lack of insurance, credit or recovery resources among low-income women. Women in low-income communities in Fiji also include those under social welfare groups who lack access to insurance, credit, or other financial resources to rapidly recover.

1.11 Budget constraints preventing adequate investments in women-focused adaptation programs. Challenges in accessing climate finance, especially for projects benefiting women farmers/fishers. National budgets are often stretched thin by other socio-economic challenges, leaving little room for large-scale climate adaptation and mitigation projects.

In Tonga, over 40 percent of its population are affected during a typical disaster year, and Tonga's economic losses are equivalent to 14 percent of its gross domestic product (GDP)⁵⁶. The probability and likelihood of disasters increasing under future climate events would bring more serious and greater economic losses. In Nukualofa, a cyclone with a 100-year return period, or with a 50% chance of occurring within the current generation, could inflict damage equivalent to 60 percent of Tonga's GDP.

The RMI government employs an ex-ante approach to disaster financing, relying on limited funds, such as a USD 200,000 contingency budget and a USD 100,000 Disaster Assistance Emergency Fund (DAEF). This leaves the government heavily dependent on donor support for post-disaster expenses. RMI has up to USD 15.6 million available in ex-ante financial tools, including the USD 15.3 million payout from the Pacific Catastrophe Risk Insurance Pilot. However, this is only triggered by specific disaster thresholds, and there is an 18.6% chance that funds will be exceeded by smaller events⁵⁷. The government's post-disaster budget execution process is constrained by limited resources and the lack of formal financial procedures tailored to disaster response.

All three countries carry significant **debt burdens**, making it difficult to invest in climate resilience. Debt repayment obligations continue to reduce the fiscal space needed to implement large-scale climate adaptation programs and infrastructure projects.

1.12 Rising displacement due to sea-level rise affecting communities with limited adaptive capacities. In Fiji, for example, over 40 communities have requested state-supported relocation, and an increasing number of requests are received for nature-based seawalls, placing pressure on government resources and triggering social tensions. Fiji's Standard Operating Procedures on Planned Relocation⁵⁸ outlines the process the government takes in coordinating this often complex, sensitive, and costly exercise, embedding GESI considerations and grievance redress mechanisms in its assessment and community selection processes.

54 Ministry of Agriculture, 2020. Ministry supports women and youth in Agriculture. <https://www.agriculture.gov.fj/pressdetail.php?id=639>

55 NOAA. 2023. Tonga and Samoa's 2009 Tsunami

56 World Bank, 2020. Tonga Vulnerability Climate Risk Profile. <https://climateknowledgeportal.worldbank.org/country/tonga/vulnerability>

57 World Bank (2015) PCRAFI Marshall Islands

58 Government of Fiji (2023). Standard Operating Procedures for Fiji's Planned Relocation Guidelines

II. **Pillar 2: Approach to integrating gender analysis into CDRFI solutions:** these are interventions or policy/programmatic efforts aimed at addressing gendered climate risks and access to CDRFI solutions.

- 2.1 Fiji's Comprehensive Risk Vulnerability Assessment Methodology (CRVAM) embeds Gender Equality, Disability and Social Inclusion (GEDSI) considerations in planned relocation.
- 2.2 The Culture-Gender Relocation Nexus Study in Fiji⁵⁹ is used to enhance gender-sensitive community relocations.
- 2.3 Fiji's dedicated Programme Development Unit (PDU)⁶⁰ and Climate Finance Unit within its Ministry of Environment and Climate Change embeds Climate Finance Advisors to develop proposals with sectors and helps unlock access to climate finance, accelerating access and implementation of adaptation and mitigation activities that ensure inclusion of vulnerable populations in finance project design. Women's role and value in agriculture and equality in gender relations are contextual factors that need to be recognised and amplified in proposals that impact vulnerable segments. Valuing traditional and local knowledge and language that centres local realities is critical. The PDU working with SPC unlocked the USD 5.7m Adaptation Fund-supported nature-based seawalls (NbS) project in Fiji for coastal resilience to build 14 NbS, which will benefit 1258 people, of which 49% (1208) are women⁶¹. Tonga has a similar arrangement, placing embedded support from UNDP that helped them access USD 23.9m⁶² of GCF funds for Coastal Resilience.
- 2.4 Promotion of Nature-based Seawalls (NbS) and community consultation (including women) for coastal protection. Fiji's Ministry of Agriculture and Waterways (MoAW) implements nature-based coastal measures such as NbS using hybrid and soft ecological engineering measures to restore coastal habitats and provide shoreline protection alongside other ecosystem functions. These NbS are both in-house funded and supported by donors⁶³. Naturally occurring raw materials such as boulders, mangroves, vetiver grass and soapstone/clay materials, are used. Communities are actively consulted which provide labour and boulders as well as female community members participate in planting of mangrove seedlings. MoAW also provides training to communities, particularly women, on the use of vetiver grass for landslide prevention, bank protection and general upkeep of the constructed NbS.
- 2.5 Fiji's Social Welfare Scheme; Tonga's Elderly Social Welfare and Disability Welfare Schemes. RMI's 2023 Social Support Scheme Act for pensions and disability benefits.
- 2.6 Humanitarian Cash Transfers Programme in Tonga for families impacted by the tsunami.

59 Government of Fiji (2023). Culture-Gender-Relocation Nexus Report – Fiji

60 Commonwealth Climate Finance Access Hub Advisor embedded in Fiji's Climate Change Division's PDU Team (2024)

61 IISD (2024) Nature-Based Solutions Inventory for Fiji.

62 GCF approves Tonga Coastal Resilience Project (2024)

63 Adaptation Fund NbS Seawalls Project Fiji (2024)

III. Pillar 3: Initiatives that illustrate gender-lens investments addressing intersectionality.

- 3.1 Women represent 85% of Fiji's market vendors,⁶⁴ and standardised **roadside stalls** were designed to meet their needs. Roadside vendors make a significant contribution to Fiji's economy and household incomes but often face challenges related to inadequate infrastructure, safety, and a lack of support in accessing resources, credits, and technology. These barriers hamper their capacity to recover from climate disasters.
- 3.2 The Government of Fiji's **increased social welfare budget** to support over 100,000 vulnerable individuals. It is, however, difficult to get a precise and unduplicated total number of social welfare recipients in Fiji, as some individuals may be receiving benefits from multiple schemes. However, based on the figures above, the total number of beneficiaries across these major schemes is likely well over 100,000 individuals and households.

As of February 2023, Fiji was supporting a total of 59,724 active cases under the Bus Fare Scheme. In the financial year 2022-2023, the government budgeted for 24,000 families or beneficiaries under the Poverty Benefit Scheme. As of March 5th, 2023, 50,883 older persons were benefiting from the Social Pension Scheme. In the financial year 2022-2023, the government was supporting 41,518 children under the Child Protection Allowance, and as of the financial year 2022-2023, there were 11,437 individuals with disabilities receiving the Disability Allowance. The electricity subsidy supports around 55,000 households, and the free water subsidy supports around 40,000 households as of June 2024⁶⁵. In the 2024-2025 budget, the government has allocated USD 200 million to the Ministry of Women, Children, and Social Protection to continue the increased social welfare allowances. The Fiji government had increased the social welfare budget from USD 158 million to approximately USD 200 million, marking an increase of over USD 40 million last year. A total of 104,000 beneficiaries received support from the Family Assistance Scheme, Social Pension Scheme, Care Protection Allowance, Disability Allowance, Rural Pregnant Mother Food Allowance, and Transport Assistance Scheme.

Tonga, on the other hand, has a universal Disability Welfare Scheme and an Elderly Social Welfare Scheme, which is a universal pension for individuals aged 70 years and older. Despite the absence of sex-disaggregated data on the exact number of recipients, the programme remains highly significant. In October 2022, a new Humanitarian Cash Transfer Programme⁶⁶ assists 3,000 beneficiaries and their children⁶⁷.

Similar to Fiji, the lack of sex-disaggregated data in Tonga and RMI remains the core problem, consequently preventing officials from determining the precise number of female and male beneficiaries within each social programme and making it impossible to identify individuals who are counted multiple times across different schemes.⁶⁸ A new RMI Social Support Scheme Act was established in 2023 to provide a non-contributory pension for eligible residents aged 60 and above, as well as disability support for eligible persons with disabilities. The pilot phase was launched with a special appropriation of USD 750,000 for FY2024. The initial monthly benefit level during the pilot phase is USD 100 per beneficiary. It should have an initial nationwide call-for-registration process. However, the total number of recipients under this new scheme isn't yet available as it is in its early stages.

64 Fiji Times. 2022. [PM Commissions standardized roadside stall](#)
65 FBC News. 2024. [Budget2024-2025. Increased benefit for social welfare recipients.](#)

66 P4SP. 2025. [Tonga's Partnership for Social Protection](#)
67 P4SP. 2025. [Tonga's Partnership for Social Protection](#)
68 MISSA.2024. [Marshal Islands Social Security Administration](#)

4 National Policies and Programmes

4.1 Overview

This chapter looks at gender-responsive policies and enabling environments in Fiji, RMI, and Tonga.

Fiji, RMI, and Tonga have all made notable progress in integrating GESI considerations into their climate change policies, aligning national strategies with international commitments and frameworks. The three countries are all signatories to the Paris Agreement and actively engage in the UN Framework Convention on Climate Change (UNFCCC), including its gender negotiations and the advancement of the 10-year LIMA work programme on Gender and its Gender Action Plan.

All three countries work with major multilateral climate finance mechanisms such as the Green Climate Fund (GCF), the Adaptation Fund (AF), and the Global Environment Facility (GEF). These partnerships enable support for projects targeting community-level adaptation and marginalised groups. However, challenges persist in the effective implementation of CDRFIs, particularly in addressing entrenched gender inequalities and ensuring meaningful participation of marginalised groups in decision-making processes.

In addition to their climate commitments, Fiji, RMI, and Tonga have endorsed the Sustainable Development Goals (SDGs) and ratified various international human rights treaties that require domestic implementation through national laws, policies, and practices:

- › **Fiji** ratified the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW) in 1995⁶⁹, the UN Convention Against Torture (UNCAT) in 2016⁷⁰, and the Convention on the Rights of Persons with Disabilities (CRPD);
- › **RMI** acceded to CEDAW in 2006, UNCAT in 2018, and has signed the CRPD.
- › **Tonga**, while progressing in other areas, has yet to sign CEDAW, UNCAT, or CRPD, though national dialogues on these instruments are ongoing.

Fiji and Tonga have conducted national reviews against policy actions outlined in regional and international frameworks on gender equality and women's empowerment. These reviews reference gender-smart CDRFI as part of national climate change and disaster risk reduction strategies.

At the regional level, several frameworks strengthen the enabling environment for gender analysis in climate policy:

- › The **Boe Declaration on Regional Security** (2018), endorsed by Pacific Islands Forum Leaders, introduced an expanded concept of security, encompassing human and environmental security, humanitarian assistance, and regional cooperation in building resilience to disasters and climate change.
- › The **Quadrennial Pacific Sustainable Development Report** (2018)⁷¹ endorsed by Forum leaders the same year, reinforced commitments to sustainable development that respect the Pacific's rich cultural, national circumstances, and oceanic resources.
- › The **Pacific Leaders Gender Equality Declaration (PLGED)**, revitalised in 2023, provides a regional framework for advancing gender equality focusing on women's leadership, economic empowerment, ending violence, access to health and educational services, and calls for transformative investments that strengthen systems for inclusive development, particularly in climate resilience. It acknowledges the disproportionate impacts of climate change on women and girls, especially those with disabilities and in rural or remote areas.
- › The **2050 Strategy for the Blue Pacific Continent** highlights a people-centred and inclusive approach to climate action, prioritising GESI mainstreaming as essential for achieving transformative change.
- › The **Framework for Resilient Development in the Pacific (FRDP) 2017-2030**, endorsed in 2016, integrates climate change and disaster risk management⁷². It encourages inclusive planning, gender analysis, and human rights-based approaches. The FRDP also emphasises the need for disaggregated data by sex, age, and disability (SADDD) to inform policy and programming.

69 IISD.2019. Earth Bulletin Report

70 CTI.2019. Pacific Islands. Convention Against Torture Initiative.

71 PIFS. 2019. Sustainable Development

72 Pacific Resilience Partnership. 2023. FRDP 2017-2030

4.1.1 National-Level Gender and Climate Frameworks

- › Fiji has enacted a progressive **Climate Change Act (2021)** and a **National Climate Change Policy**, both of which are gender-responsive. However, implementation support, including practical guidelines and toolkits to assist implementation, is required to translate policy into practice. A whole-of-government and whole-of-society approach is necessary, alongside sustained technical and financial investment.
- › RMI's climate policy is framed by its **National Climate Change Policy Framework (NCCPF)**, first adopted in 2011 and revised over time. It is now aligned with the **2023 National Adaptation Plan (NAP)**. RMI has undertaken a review of existing strategies and is developing a **Coordinated Approach to Mainstreaming Gender in Climate Change Mitigation and Adaptation**, a key goal linked to the NAP⁷³.
- › Tonga does not have a single overarching climate law but is guided by several policies and plans, most notably the **Climate Change Policy (2016)** and the **Joint National Action Plan on Climate Change and Disaster Risk Management (JNAP)**. These frameworks commit to strengthening gender-responsiveness and equity through sectoral and community-level implementation⁷⁴.

4.1.2 Bridging Policy and Practice

Despite implementation challenges, each country has taken concrete steps to operationalise gender-inclusive climate and disaster policies:

- › Fiji is rolling out both its **National Gender Policy**⁷⁵ and the **Fiji Gender and Social Inclusion Equity Policy and Action Plan (2021-2024)**⁷⁶.
- › RMI is advancing its **Gender Equality Plan** and **National Gender Mainstreaming Policy**⁷⁷.
- › Tonga is implementing its **National Women's Empowerment and Gender Equality Policy and Strategic Plan of Action (2019-2025)**⁷⁸.

To close remaining gaps, incremental and coordinated actions are needed to address systemic barriers, build institutional capacity, and promote inclusive decision-making at all levels. This includes resourcing national mechanisms and ensuring practical guidance supports the delivery of gender-responsive climate and disaster risk financing.

Effective GESI implementation means embedding inclusion into every aspect of a programme, including the design, recruitment, budgeting, and especially communications.

4.2 CDRFI Programs in Fiji, RMI and Tonga: Recent Developments

4.2.1 Fiji

Fiji has made significant strides in incorporating gender considerations into its national legislation and policies. Key instruments include the **Climate Change Act 2021**, **National Disaster Risk Management Bill 2024**, **National Adaptation Plan (NAP)**, **Updated Nationally Determined Contributions (NDCs)**, **Low Emission Development Strategy (LEDS)**, and **National Development Plans**. These are complemented by the **National Gender Policy and the Adaptive Social Protection Strategy and Implementation Plan 2024-2029**⁷⁹. These policy instruments promote intergenerational equity, safeguard health and biodiversity, and support a socially inclusive and environmentally sustainable economy. However, further efforts are needed to close critical gaps, especially in improving the collection and use of sex and age-disaggregated data to better inform resilience-building initiatives. Fiji's National Gender Policy and Implementation Plan specifically aims to ensure that adaptive social protection systems address the unique vulnerabilities of women, children, and other marginalised groups.

A concrete example is Fiji's approach to climate-induced planned relocation. The country ensures consultation processes mandate human rights-based processes, including requirements for Free, Prior and Informed Consent (FPIC). This aligns with the Climate Relocation of Communities (CROC) Trust Fund, which mandates that fund disbursement follows the Standard Operating Procedures (SOP)⁸⁰ embedded with GESI principles. The SOP requires the collection of gender-disaggregated data during community consultation and consensus-building, particularly when relocation is confirmed, and new site plans are being agreed upon.

73 Stone. 2023. Closing the Gender Gap in the Climate Change Space – RMI

74 Government of Tonga. 2016. Tonga's Climate Change Policy

75 Fiji National Gender Policy 2014

76 Fiji Gender and Social Inclusion and Equity Policy and Action Plan 2021-2024

77 RMI (2022) National Gender Mainstreaming Policy

78 Women Empowerment and Gender Equality Policy – Tonga 2019-2025

79 Government of Fiji (2024) Fiji's ASP

80 Government of Fiji. 2023. SOP on Planned Relocation

Fiji's Climate Change Act 2021 (Section 77, sub-sections 2 and 3) reinforces these human rights-based approaches. Further, the Relocation SOP builds on Section 5 of the Act, which commits Fiji to respecting and promoting SDGs, gender equality, women's rights, disability inclusion, youth empowerment, and the rights of marginalised groups. It emphasises access to services such as health, education, water, sanitation, housing and transport,⁸¹ along with meaningful participation of marginalised groups in decision-making and formal employment opportunities. Planned relocation under Section 77(1)(e) of the Climate Change Act is only to occur with full, free, and prior informed consent, following inclusive and gender-responsive consultation and participatory processes. As an alternative to relocation, Fiji is also investing in nature-based solutions (NbS), for seawalls and riverbank stabilisation. Gender-disaggregated data is similarly collected to inform the seawall design based on socio-economic, cultural, and environmental in-situ needs. For instance, for Fiji's Ministry of Agriculture and Waterways' current NbS design, stairs are integrated **into seawalls**⁸² to ensure that women, children, and the elderly can safely access the foreshore. Additionally, **the Comprehensive Risk Vulnerability Assessment (CRVA)**⁸³ reports must explain gender-related risks and include recommendations.

To further scale up coastal resilience⁸⁴, Fiji is finalising a **5-year NbS Strategy**⁸⁵, led by the **Ministry of Finance, Strategic Planning, National Development and Statistics (MoFSP-NDS)** in collaboration with the Department of Waterways, and supported by the Global Green Growth Institute (GGGI). The strategy identifies eight coastal zones based on geophysical characteristics, satellite imagery, and drone surveys. This zoning approach helps align seawall designs to specific site conditions and supports prioritisation, cost estimation, and phased investments. The strategy will also evaluate **GESI-inclusive seawall options** following the Department of Waterways' standard practices.

Another key development is the proposed establishment of a **Disaster Risk Management Fund**, outlined in the **NDRMO Bill 2024**. This fund aims to provide sustainable financing for disaster risk management. It will be supported through parliamentary appropriations, grants, contributions, donations, and accrued interest, ensuring a diversified funding base. The fund will support activities such as risk reduction, early warning systems, loss and damage, multi-hazard coordination, and international assistance.

To ensure transparency and accountability, the NDRMO will maintain detailed records, prepare financial statements, and undergo **annual audits by the Auditor General**. An annual report on the Fund's activities and expenditures must be submitted to Cabinet and tabled in Parliament by the Minister, reinforcing oversight.

Further, the **National Humanitarian Policy 2017**⁸⁶ emphasises the importance of financial monitoring systems in disaster risk management and humanitarian efforts. It ensures adequate funding for the Fiji Cluster System and sub-national coordination through the Ministry's annual corporate budgets. Additional resources for cluster activities are raised through government and donor funding.

The policy encourages prioritisation of humanitarian financing, with a focus on capacity-building for national humanitarian actors and networks. It mandates strengthening national financial monitoring systems to ensure **transparency, reporting, and accountability** in the use of humanitarian cash and in-kind donations. These measures, led by the Ministry of Finance in collaboration with Cluster Ministries and partners, align with key Disaster Risk Financing (DRF) principles to support sustainable and accountable humanitarian response systems.

As UNCDF's PICAP has found, the majority of middle- and low-income households in Fiji, particularly those in vulnerable communities facing urgent needs for adaptation or relocation, lack any form of insurance protection, including coverage against natural hazards⁸⁷.

Recognising the need for inclusive approaches, the United Nations Capital Development Fund (UNCDF) led the Pacific Insurance and Climate Adaptation Programme (PICAP), which has made significant strides in integrating **Gender and Social Inclusion (GESI)** into its design and implementation. To better understand and address the specific needs of female policyholders, PICAP commissioned a qualitative study to gather insights on its parametric insurance products and associated awareness initiatives. The programme has gained strong traction, having introduced the first parametric CDRFI solution in the Pacific. This pioneering effort has laid the groundwork for scaling similar initiatives⁸⁸ across other PICs and for informing future iterations of the product to ensure that solutions are inclusive, equitable and responsive to the needs of all demographic groups, particularly vulnerable and marginalised communities.

81 Fiji's Climate Change Act, 2021.

82 Adaptation Fund. 2023. Approved Proposal for Fiji's NbS Seawall Project

83 Government of Fiji (2024) CRVAM Workshop, Suva.

84 The Commonwealth (2024) Fighting SLR with NbS

85 GGGI (2024) Advancing Climate Change Adaptation in Fiji.

86 Republic of Fiji, National Humanitarian Policy for Disaster Management 2017, <https://www.rcrc-resilience-southeastasia.org/wp-content/uploads/2020/04/National-Humanitarian-Policy-for-Disaster-Management-2017.pdf>

87 UNCDF (2020) The Case for CDRFI in Fiji

88 Vision-2025-Mid-Term-Review-Report-3.pdf

The parametric micro-insurance product in Fiji has demonstrated benefits for women. Of the 14,000 individuals initially covered, 47% were women. During a recent cyclone, half of all insurance pay-outs were disbursed to women, underscoring PICAP's commitment to inclusive financial protection⁸⁹. This focus on women empowerment is further reflected in the active leadership of women within partner organisations. For example, Ms. Losana Kumar, who leads the Cane Farmers Co-operative Savings and Loans Association Limited (CCSLA), has played a pivotal role in enrolling members into the scheme and promoting financial literacy among women farmers.

To address this gap, the Government of Fiji is actively promoting emerging CDRFI instruments and maintains a value added tax (VAT) exemption on premiums for parametric insurance products⁹⁰, aimed at reducing costs and improving household access to this financial tool. The ground-breaking Parametric Insurance Project⁹¹ became crucial for Fiji's farming households in providing timely relief during cyclones and heavy rainfall, helping these communities build resilience and recover from climate shocks.

4.2.2 Republic of Marshall Islands

The **National Strategic Plan 2020-2030** of RMI prioritises expanding **Climate and Disaster Risk Financing and Insurance (CDRFI)** to respond to escalating climate impacts. The **Tile Til Eo 2050 Climate Strategy** focuses on building institutional capacity and securing long-term financing while **Vision 2018** emphasises climate resilience and water sector improvements, complemented by the **Water and Sanitation Policy and Proposed Action Plan 2016**, which aims to develop a climate-resilient water sector. The **National Climate Change Policy Framework 2011** outlines goals for addressing climate change and securing related funding. In 2018, RMI became the **first country globally to formally submit an updated (second) NDC** and the first among Pacific Small Island Developing States (PSIDS) to submit its third NDC in 2025.

RMI's National Adaptation Plan (NAP) 2023 also acts alongside other key policy documents to identify climate risks, propose adaptation strategies, and secure necessary financing. RMI's NAP is crucial for building climate resilience and ensuring long-term sustainability of CDRFI in the country⁹². The **Gender Equality Act of RMI 2019**⁹³, the **National Gender Mainstreaming Policy**⁹⁴, and a National Disaster Risk Management Arrangement⁹⁵ that can ensure gender equality and social inclusion are integral to RMI's development agenda in relation to climate change and disaster risk reduction.

Despite these efforts, operational CDRFI programs in RMI remain limited. Hence, RMI is working to strengthen its financial resilience against climate risks through partnerships that can help identify and implement suitable CDRFI instruments. RMI has formally requested support from the Global Shield as part of the Pacific Islands Countries Regional approach, to set up pre-arranged and trigger-based finance⁹⁶ linked to climate change adaptation efforts. These aim to strengthen locally owned risk insight and access to a choice of financial instruments that would provide immediate funds when disasters hit.

As early as 2015, **PCRAFI** recommended that RMI develop an **integrated disaster risk financing and insurance strategy**, highlighting significant gaps in existing tools and the need for comprehensive planning. RMI can utilise the **Pacific Regional Disaster Risk Financing Roadmap and Guidelines** to identify priorities and steps for creating such a strategy.

Building the institutional capacity of relevant government agencies is a key priority to ensure effective management and implementation of CDRFI programs. It is important to note that the development of a robust CDRFI framework in RMI is an ongoing process, and more specific instruments may be implemented in the future. It is **crucial to integrate GESI measures in the development stages of these upcoming instruments**.

89 UNCDF. 2022. GESI Vital to our work in the Pacific

90 UNDP (202) PICAP Report

91 OPM's report [Vision-2025-Mid-Term-Review-Report-3.pdf](#) (globalsshield.org)

92 Republic of the Marshall Islands: 2023 Article IV Consultation-Press Release; Staff Report; and Statement by the Executive Director for Republic of the Marshall Islands in: IMF Staff Country Reports Volume 2023 Issue 349 (2023)

93 RMI Courts (2019) Gender Equality Act

94 RMI (2016) National Gender Mainstreaming Policy

95 SPC (2017) National Disaster Risk Management Arrangement

96 Global Shield (2024) RMI First Country Workshop

4.2.3 Kingdom of Tonga

Tonga was the **first country in the Pacific** to adopt a dedicated CDRFI policy with the **Tonga Disaster Risk Financing Strategy 2021-2025**, designed to strengthen financial resilience by quantifying, reducing, and mitigating disaster-related risks. **The Tonga Strategic Roadmap for Emergency and Disaster Risk Management 2021-2023** outlines 6 priority outcomes to enhance Tonga's DRM response and supports the implementation of **Tonga's Strategic Development Framework 2015-2025**. Similarly, Tonga's **Joint National Action Plan on Climate Change and Disaster Risk Management (JNAP) 2018-2028** identifies climate change and disaster risks and develops adaptation strategies for vulnerable sectors.

Tonga's **Climate Change Policy 2016-2035** envisions a "**Resilient Tonga**" and places strong emphasis on **gender equality** in resilience-building. However, a challenge remains in insurance mechanisms: Tonga's insurance programs continue to cover mostly "basis risk", where coverage may not fully align with actual risks faced. For example, risks like excess rainfall, which lack robust statistical models for insurance pricing, leave coverage gaps for certain catastrophic events.

Thus, while insurance is a key tool, Tonga recognises it must form part of a **broader, layered risk management strategy** that includes contingent credit mechanisms, tailored to the nation's evolving climate challenges. Integrating **gender-responsive strategies** across these frameworks remains essential for equitable climate resilience.

A major focus for Tonga is improving **early warning systems**, in line with its commitments under the **Weather Ready Pacific** and **Early Warning for All** initiatives. The **installation of 75 National Early Warning Systems (NEWS)** supports **Community-Based Disaster Risk Management (CBDRM)**, with an emphasis on including women, children, and vulnerable groups in planning and preparedness efforts.

While Tonga is actively working on strengthening its CDRFI framework, operational instruments remain limited; however, a major milestone was achieved in 2022 when Tonga became the **third Pacific nation** to access **parametric insurance** under the **UNCDF-led PICAP project**, in collaboration with **Tower Insurance** (primary underwriter) and the **Tonga Development Bank** (aggregator partner). This insurance primarily targets **micro, small, and medium enterprises (MSMEs), farmers, and persons with disabilities**⁹⁷.

Traditional approaches, such as **community-based risk management and post-disaster relief funds**, are still in place. Tonga acknowledges that CDRFI development is an ongoing process, with plans to introduce more instruments⁹⁸ under the current **Disaster Risk Financing Strategy (DRFS) 2021-2025**⁹⁹. This includes tools such as **contingent financing, parametric insurance, and sovereign bonds**.

The DRFS is overseen by a **steering committee and a working group** composed of key ministries. It incorporates **quarterly progress reviews** and **annual strategy updates** to optimise financial instruments to evolving needs and risk levels.

In addition, the **Ministry of Meteorology, Energy, Information, Disaster Management, Environment, Climate Change and Communications (MEIDECC)**, in collaboration with CDRI, UNOSAT, and UNDRR, led the "**Enhancing Resilience of Infrastructure through Strengthened Governance**" project¹⁰⁰. This initiative conducted a **comprehensive gap analysis** of four critical infrastructure sectors, **water, energy, transport, and telecommunications**, using stress testing, research, and stakeholder consultations. The resulting action plan includes **costed interventions** to enhance infrastructure resilience and preparedness for future climate-driven disasters.

97 UNCDF.2022.Tonga's first Parametric Micro-Insurance Product launched

98 TONGA Disaster Risk Financing Strategy 2021 – 2025 (83345)

99 Disaster Risk Financing Strategy

100 UNDRR (2025) CDRI Tonga's Path to Resilient Infrastructure

5 Gender in Climate and Disaster Risk Finance and Insurance

5.1 Overview

All three countries, Fiji, RMI, and Tonga, have access to a regional sovereign risk pool through the Pacific Catastrophe Risk Insurance Company (PCRIC), which can provide rapid financial payouts after major disasters, including tropical cyclones, earthquakes, and tsunamis, supporting immediate response activities and reducing fiscal strain. Tonga, for example, received USD 4.5million in PCRAFI funding following Tropical Cyclone Harold¹⁰¹.

The UNCDF-led Pacific Insurance and Climate Adaptation Programme (PICAP) strengthens financial preparedness and offers market-based meso and micro insurance schemes, including parametric insurance products tailored for smallholder farmers, fishers, market vendors, and small businesses. PICAP's programme prioritises disproportionately impacted populations such as women, youth, and MSMEs, with payouts triggered based on predefined parameters such as cyclone intensity and rainfall levels, ensuring rapid deployment of funds for recovery and rebuilding¹⁰². **PICAP's Gender Equality and Social Inclusion Strategy** aimed to integrate women and vulnerable groups into financial and insurance solutions, and these efforts are reflected in positive gender inclusion outcomes, with 32% of beneficiaries¹⁰³ under the region's first pilot.

The current parametric microinsurance in Fiji is also offered through **Cane Farmers' Co-Operatives Savings and Loans Association Limited (CCSLA)**. Gender equality and social inclusion are central to the program, recognising the disproportionate burden that women bear during climate-related disasters. For instance, in January and February 2023, excessive rainfall in Fiji's western division triggered payouts to 1,013 insured beneficiaries, with 38% being women and 20.2% people with disabilities¹⁰⁴. Gendered breakdowns in payout distribution are not yet available for Tonga and RMI.

Looking at earlier initiatives, Fiji Care Insurance Ltd disbursed its first Climate Care parametric microinsurance payments in January 2022 to 559 insured members, with coverage later expanding to 729 members¹⁰⁵. The payment was made to smallholder farmers, fishers, and market vendors, including women and vulnerable groups such as persons with disabilities across Western Fiji. Together, these examples reinforce PICAP's commitment to inclusive financial protection.

Fiji and Tonga both allocate contingency funds in their annual budgets for disaster response to facilitate immediate relief, rehabilitation, and recovery after climate-related shocks. Fiji's **Prime Minister's Disaster Relief and Rehabilitation Fund**¹⁰⁶, primarily financed through voluntary contributions from individuals, organisations, and international donors, supports the provision of essential rations, supplies, and the reconstruction of damaged infrastructure, including homes, schools, and hospitals. The issuance of catastrophe bonds is another potential mechanism to enhance gender-responsive outcomes by enabling predictable, equitable, and timely relief.

Fiji's Climate Relocation of Communities (CROC) Trust Fund, established through the CROC Trust Fund Act 2019, is the world's first state-supported planned relocation fund. It is seed-financed through 3% of revenue from taxes on prescribed items and services and functions as a multi-donor fund aimed at relocating communities severely affected by climate change.

101 UNDRR. 2020. [Pacific Countries Strengthen Disaster Finance Strategies](#)

102 UNCDF Pacific Insurance and Climate Adaptation Programme (PICAP). (2023) Closing the protection gap- Boosting the access and showcasing the value of parametric climate risk insurance solutions for the most vulnerable in the Pacific through premium support. UNCDF. <https://www.uncdf.org/pacific-insurance-and-climate-adaptation-programme>

103 UNDP (2021) PICAP Report

104 UNCDF.2023. [From vulnerability to empowerment.](#)

105 UN Capital Development Fund. "First 100 K Parametric Insurance Pay-out for Rainfall Recovery in Fiji." February 10, 2023. <https://www.uncdf.org/article/8141/first-100k-parametric-insurance-pay-out-for-rainfall-recovery-in-fiji>

106 Fiji Government (2017). Assistance pours in for Prime Minister's Disaster Relief and Rehabilitation Fund <https://www.pmooffice.gov.fj/assistance-pours-in-for-prime-ministers-disaster-relief-and-rehabilitation-fund/>

Communities are selected through consultations that ensure free, prior, and informed consent, a community-driven bottom-up approach, and integrate human rights principles to ensure gender equality and social inclusion¹⁰⁷. Given the significant number of Fiji's people living in coastal areas, the number of communities seeking relocation is only projected to increase. Gender-focused group talanoa sessions are convened during community consultations, where women and vulnerable segments of the population provide feedback on relocation plans and funding.

The World Bank's **Fiji Recovery and Resilience First Development Policy Operation** includes a Catastrophe Deferred Drawdown Option (Cat DDO) under its broader Development Policy Operations framework. This aims to support Fiji in promoting private-sector recovery, enhancing climate and disaster resilience, improving social resilience, and strengthening debt and public financial management¹⁰⁸.

The Japan International Cooperation Agency (JICA) provides Fiji with a **stand-by loan for disaster recovery and resilience**. This flexible funding mechanism supports rapid restoration of essential services, infrastructure reconstruction, and enhances long-term resilience to disasters¹⁰⁹.

The **Fiji Women's Fund** targets women living in rural and remote locations, including women with disabilities and those facing discrimination based on their sexual orientation or gender identity by providing grants to women's groups, networks, and organisations to support them in activities and social safeguards that promote gender equality. Fiji urgently requires a range of prearranged solutions to financially safeguard its strategic assets, vulnerable communities and critical infrastructure from climate change risks in an overall cost-effective manner.

Despite significant efforts, the integration of GESI within CDRFI instruments remains insufficient.¹¹⁰ **Current financing mechanisms fail to adequately adopt gender-sensitive measures, leaving the needs of vulnerable groups and marginalised communities poorly addressed.** Most risk financing products require substantial improvement and redesign to account for varying risk exposures, vulnerabilities, and coping capacities.

107 Fiji Government. 2022. Fiji's Climate Relocation of Communities (CROC) Trust Fund. <https://fijiclimatchangeportal.gov.fj/wp-content/uploads/2023/05/CROCF-Information-Brief-1.pdf>

108 World Bank. (2021). Fiji Recovery and Resilience First Development Policy Operation with a Catastrophe Deferred Drawdown Option. <https://documents1.worldbank.org/curated/en/990331616983223764/pdf/Fiji-Recovery-and-Resilience-First-Development-Policy-Operation-with-a-Catastrophe-Deferred-Drawdown-Option.pdf>

109 JICA. (2024). Fiji and Japan sign standby loan agreement for disaster relief and recovery financing. <https://www.fijivillage.com/news/Fiji-signs-70M-standby-loan-with-JICA-for-disaster-recovery-preparedness-xf4r85/>

110 UNCDF. (2023) Gender Consideration Gender considerations for disaster risk financing in Fiji. <https://www.uncdf.org/article/8198/gender-considerations-for-disaster-risk-financing-in-fiji>

The **Reserve Bank of Fiji** has made progress in working with different groups to support women's access to financial services. **Social protection programmes in the form of cash transfers** through the Ministry of Women, Children, and Social Protection in Fiji, Poverty Benefit Scheme, and the Care Fiji Assistance initiative offer emergency cash assistance to vulnerable groups. Fiji's **community-based disaster risk financing** exists in a few communities but is very limited. Village-based savings and credit cooperatives can offer financial safety nets for communities, particularly for women and marginalised groups, enabling quick mobilisation after disasters, but remain minimal. There is a general lack of financial capital at the community level, as there are no collective savings groups or systems in place.

Tonga's sovereign insurance through PCRIC covers earthquake, tsunami, and tropical cyclone risks, offering up to US\$6.9 million in annual payouts. In addition to **ex ante instruments**, Tonga uses **post-disaster funding** such as **budget reallocations and capital budget realignments** under the Public Finance Management Act. This is topped with **international assistance** where donors like the World Bank (WB) and the Asian Development Bank (ADB) provide support for short-term relief. These can protect women farmers in Tonga from crop losses due to cyclones and droughts and provide payouts to women vendors whose goods or stalls are lost in disasters allowing quick recovery and business resumption.

Tonga's National Contingency Fund under the Public Finance Management Act (2002) is capped at 5% of the annual budget for unforeseen expenditures. Tonga also accesses the ADB's Policy-Based Contingent Disaster Financing Instrument (US\$10 million) and is negotiating a Cat DDO with the World Bank. The National Emergency Fund (NEF), established in 2008 and financed through annual budgets (T\$5 million), interest, and donations, has supported responses to major disasters such as Tropical Cyclones Sarai, Tino, and Harold, as well as international emergencies like the Christchurch and Japan earthquakes.

The Government of Tonga has set Risk Finance objectives, determining the type of event and coverage for emergency, recovery, and reconstruction costs. A financial gap analysis was conducted to assess funding shortfalls under different scenarios. The government reviews the cost-efficiency of risk financing instruments to ensure they meet government needs cost-effectively and **reform existing instruments or adopt new ones** based on the annual review. Tonga used its **Social Protection Response System** effectively after Cyclone Gita (2018) and the combined shocks of Cyclone Harold and COVID-19 (2020), providing quick cash transfers to beneficiaries. However, challenges exist in reaching non-registered vulnerable households at the national level, including women-led households.

Tonga's Climate Change Trust Fund supports community-level disaster risk reduction (DRR) projects. To secure external funding, the government must prioritise evidence-based project selection, efficient implementation, and transparent financial management while applying a GESI lens to fund distribution. Given the small size of Tonga's financial and technical teams, inter-ministerial and development partner collaboration is vital. A strategic approach is needed to allocate resources – using the recurrent budget for smaller initiatives and dedicated funding for complex projects – to ensure effective and inclusive DRR.

Recommended steps to improve the GESI inclusion in CDRFI landscape include enhancing involvement of the Ministry of Finance's Resilience Development and Financing Division, NEMO, Department of Gender and the Department of Climate Change in the annual budget process; developing comprehensive disaster risk management (DRM) plans at national, island, and village levels; continued engagement with donors and climate funds to secure financing for DRR priorities; strategically access international climate finance, ensuring proper oversight and collaboration; track DRR progress through Tonga's integrated financial system, informing decision-making and resource allocation.

5.2 Benefits of Gender-responsive Climate and Disaster Risk Insurance

Gender-responsive Climate and Disaster Risk Insurance can greatly benefit women in Fiji, RMI, and Tonga against the background of being disproportionately affected by climate change and disasters in the Pacific. Some benefits include:

- I. **Empowerment of women and marginalised groups:** Quick payouts from gender-responsive insurance help women and marginalised groups recover financially after disasters, preventing them from falling deeper into poverty and enabling them to rebuild their lives and businesses.
- II. **Increased participation and decision-making** Facilitate meaningful engagement with formal and informal women's groups to inform CDRFI strategies. When programmes involve women in the design and implementation of CDRFI schemes, it ensures that their needs and priorities are considered, leading to more effective and equitable outcomes. For instance, in Fiji, gender focal points participated in the climate change and disaster risk management-related negotiations, including UNFCCC COP agenda items relating to Gender Work Programmes. Women's participation in decision-making has led to concrete improvements, for example, in Fiji's planned relocation project, the original relocation housing in Narikoso Village, Kadavu, was designed based on traditional housing without consulting women. However, the

newly revised two housing designs now include interior wash-room facilities, interior kitchens, partitioned two bedrooms for privacy, and a veranda where women can hang clothes during rainy weather. This demonstrates that meaningful participation of women in climate disaster programs produces tangible outcomes that benefit vulnerable populations.

- III. **Increased training and capacity building opportunities:** Train policy implementers on gender-differentiated risks, barriers to CDRFI access, and usage. Raise awareness on mainstreaming existing policies, such as Tonga's Disaster Risk Financing Strategy (2021-2025) which recognises gender context in shock-responsive adaptive social protection systems. Strengthened coordination across core ministries involved in CDRFI-related policy areas.
- IV. **Gender-smart DRR planning:** Integrate gender-responsive practices into DRR plans, preparedness, response, and recovery strategies. **Conduct Gender Audits** that identify gender inconsistencies in CDRFI-related policies and programs across sectors and **integrate gender into national strategies** to include climate and disaster risk and gender-smart CDRFI mechanisms in national or regional gender strategies.
- V. PICAP assessment in Fiji¹¹¹ found that disaster risk financing preferences lean towards individual cyclone insurance as the most popular option, particularly among farmers and fishers, who preferred coverage for both wind and rain. Combined insurance and savings products also generated interest, while group insurance and savings products were less popular, with only 15% of participants showing interest in business loans for disaster management.
- VI. **Improvement in the collection of gender-disaggregated data:** Ensure collection of sex-disaggregated M&E and payout data for disaster risk financing schemes¹¹², as the lack of such data often makes it difficult to track the direction and pace of progress in improving the lives of Pacific women and girls.

111 Honda, H., S. Wagner, S. Buri, et al. Disaster Risk Financing Solutions for Farmers and Fishers in Fiji and Their Preferences. United Nations University – Institute for Environment and Human Security, 7 August 2023. <https://reliefweb.int/report/fiji/disaster-risk-financing-solutions-farmers-and-fishers-fiji-and-their-preferences>

112 World Bank (2022) Advancing Gender Equality

6 Conclusions and Recommendations

While this study reveals that gender approaches exist within the CDRFI landscape of Fiji, RMI, and Tonga, most notably with programs such as PICAP, significant gaps remain and should be addressed to ensure that CDRFI mechanisms are inclusive and meet the needs of the most vulnerable populations. The main barriers to the effective integration of gender approaches into CDRFI policies include limited implementation and development of targeted CDRFI programs, a lack of sex-disaggregated and intersectional data, affordability and accessibility constraints, and limited awareness of CDRFI instruments. Based on the findings of this report, the following recommendations are proposed for Fiji, RMI and Tonga:

I. Mainstream Gender in Policies

It is recommended that gender considerations will be integrated into CDRFI policies and strategies. This includes:

- › **Embedding gender principles into national climate change adaptation and disaster risk management frameworks:** Efforts should also align with key international frameworks such as the UNFCCC Gender Action Plan and the Sendai Framework for Disaster Risk Reduction.
- › **Integration with social protection systems:** Link financial inclusion efforts with existing social protection programs (e.g., cash transfers, subsidies) to provide a more holistic approach to resilience, ensuring that financial resources are easily accessible in times of need for vulnerable groups.
- › **Developing integrated CDRFI solutions that ensure** sufficient liquidity and a clear post-disaster budget execution manual that can assess the **domestic insurance market** for both public and private assets to enhance coverage options.
- › Exploring **contingent credit instruments** to access additional liquidity for frequent events like droughts and storm surges and **investigating disaster-linked social safety net programs** to support vulnerable communities, including cash-for-work initiatives.

II. Targeted Support Mechanisms That Involve the Design of Inclusive and Accessible CDRFI Products

Loan products are often challenging for women in all three countries. Enhancing product affordability and tailored financial options for women and marginalised groups by improving financial literacy, addressing cultural barriers, and simplifying access processes is key to strengthening their resilience to climate shocks especially for those living in remote areas across the 3 Pacific Islands. To this end, recommendations include:

- › **Providing subsidies or low-interest loans** to make disaster risk financing products accessible to low-income women and integrate these mechanisms into existing social protection programs to enhance accessibility during crises.
- › **Designing financial products that cater specifically to the needs of women and marginalised groups**, especially for informal sector workers (e.g., farmers, market vendors, fishers) where products should consider low-income, seasonal income, and small-scale activities and where product rollout can utilise accessible channels like women's networks, community organisations, mobile technology and existing welfare programs.
- › **Developing culturally appropriate and accessible outreach programs** in rural, maritime, and remote communities, using local languages and inclusive communication channels to ensure women, persons with disabilities, and the elderly can access critical information. These initiatives should be implemented through local organisations to build trust and ensure effective outreach.

III. Strengthen Gender Analysis and Data Collection

- › **Conduct gender-sensitive risk assessments** the different needs of gender groups and marginalised communities in relation to climate and disaster risks and financial access.
- › **Collect sex-disaggregated data** on access to and benefits from CDRFI schemes, disaggregated by sex, age, disability, ethnicity and location (rural/urban) across all Pacific countries implementing CDRFIs. This will help monitor the evolving landscape of CDRFI impact and enable well informed interventions that can close the protection gaps. Regular monitoring and reporting will ensure that gender equity remains a key focus.
- › **Establish gender mainstreaming checklists and criteria** in the standard operating procedures for adaptation and planned relocation and post-disaster recovery plans that will ensure a gender lens is applied to disaster response. For instance, Fiji's Bureau of Statistics, supported by UN-Women, is developing gender and climate change/disaster nexus indicators to inform related policies, highlighting the importance of disaggregated data in financial inclusion policies, social protection programs and understanding climate change-development nexus related challenges.

IV. Raise Awareness, Build Capacity, and Empower Women's Groups

Lessons to date highlight that it is not enough to make climate risk insurance available¹¹³. The extent to which insurance helps close the gaps in protecting vulnerable groups against climate risks depends on how insurance is structured. Interviews for this research highlight the lack of knowledge of and capacity for the various options within the insurance sector as a critical barrier to designing gender-responsive insurance instruments. To close this gap, the proposed recommendations are as follows:

- › **Launch financial literacy and awareness campaigns** tailored to women and vulnerable groups. This can include workshops, radio programs, and community meetings to increase understanding of CDRFI mechanisms.
- › **Train government officials, donors, and service providers** on gender-responsive approaches.
- › **Partner with grassroots women's organisations** to co-design and deliver financial products and services. These partnerships will build trust and ensure CDRFI initiatives align with local needs.
- › **Promote women's participation in decision-making processes**, particularly in financial inclusion and climate resilience planning. For instance, set up gender advisory panels to provide input on existing financial mechanisms. Implement the Women's Economic Empowerment National Action Plan (WEE NAP) to support women's entrepreneurship and leadership.
- › **Develop group-based insurance schemes** that build stronger social connections within communities and support collective disaster resilience. When women are part of such schemes, they can support each other in times of crisis, share resources, and collectively advocate for better services and policies¹¹⁴. For instance, some insurance products¹¹⁵ bundle health and disability coverage with climate insurance. This approach ensures that women are protected not only from economic losses but also from health-related impacts of climate disasters.

- › **Enhance digital financial literacy and access**, ensuring rural and isolated communities can access mobile banking, digital payments, and online insurance platforms. This can be complemented with physical access points in rural areas.
- › **Build on social capital** such as the church network in the villages that are empowered and respected by the community. The church is often utilised by the government and NGOs in Fiji to discuss climate change, and disaster management. For instance, during the tropical cyclone Winston, local businesses and philanthropic donors from less impacted towns dropped off relief supplies to impacted communities. The networks are part of community capacities in Fiji, RMI and Tonga. They are at play in villages, and the government often recognises these networks and can utilise and enhance them to build community resilience and to manage relief and response in future disasters.
- › **Provide capacity building training to community leaders** to allow for an effective participatory approach in the community such as during the initial damage assessments.
- › **Recognise and support the informal economy, where women dominate**, by providing tailored financial products and services in the form of micro-insurance, micro-credit, and grants for small-scale businesses and farmers. This should go hand in hand with training sessions for local financial institutions to develop gender-sensitive financial products and services that are more inclusive of marginalised groups. This could involve capacity-building initiatives to improve understanding of women's economic roles in Pacific societies.

V. Enhance Market Access and Inclusive Infrastructure for Rural and Remote Communities

- › **Invest in resilient infrastructure** such as evacuation centres that are designed to accommodate women, children, and persons with disabilities, ensuring equity in disaster response efforts.
- › **Support the creation of safe, inclusive, and non-discriminatory market spaces** to enhance women's economic participation. This can be pursued at all levels. For instance, at a micro-level, women or women-led groups can purchase coverage. At the meso-level, institutions can aggregate insurance for staff or members. At the macro-level, governments can buy insurance for risks like drought or floods, as well as public infrastructure and support inclusive insurance markets through a gender-sensitive finance approach.

113 [InsuResilience Global Partnership.2020. Annual Report](#)

114 For some examples, please see the World Bank press release (2015): "[Index-Insurance: Protecting Women Farmers Against Weather Risk](#)"

115 See for instance the [Nibedita insurance in South Asia](#).

VI. Enhancing Regional Collaboration through Partnerships and Networks

There is a need for enhanced regional collaboration to close the policy practice gaps related to CDRFI. This can be achieved by creating regional guidance, training programs, and knowledge products that raise awareness of CDRFI in existing spaces advocating for GESI inclusion. This includes promoting partnerships and dialogues among government agencies, international organisations, NGOs, and community-based organisations¹¹⁶. Further recommendations include:

- › **Strengthen partnerships** between governments, financial institutions, and development agencies to improve resource mobilisation and financial inclusion.
- › **Support networking opportunities**, such as the Women Entrepreneurs Business Council (WEBC) and WIN Convention, to promote mentorship, knowledge exchange, and resource access. Shifting the Power Coalition (StPC) for example, is a “Pacific women-led feminist humanitarian network” (StPC 2020) established in 2016 to promote diverse women’s Pacific leadership in disaster management and humanitarian action. The StPC has developed rapid financing assistance to support its members throughout the region¹¹⁷.
- › **Develop a tripartite partnership** between insurers, aid agencies, and governments to create a country-specific risk pool with well-defined payout triggers and sub-limits for different categories. The target groups should differentiate between low-income and higher-income users of insurance. Compulsory housing insurance for all income levels should be considered, integrated into building contracts, and aligned with policies like third-party motor vehicle insurance. By creating differentiated income tiers in insurance product design, it becomes financially accessible to women in lower-income brackets.

Recognizing the interdependencies among various resilience financing modalities, such as DRF, climate risk financing, and climate finance, is crucial. These investments often support overlapping initiatives, including early warning systems, flood protection, evacuation planning, and humanitarian response actions. An emerging opportunity lies in the Fund for Responding to Loss and Damage (FRLD). Fiji’s submission of a case study on its CROC Trust Fund for Planned Relocation to the FRLD’s Transitional Committee exemplifies this potential. **The CROC’s case study demonstrates that gendered relocation can be funded through Loss and Damage mechanisms.** Such funding mechanisms provide a platform for proactive, community-led gender responsive interventions, which could be a game-changer for gender equity in the Pacific climate financing. The overarching goal of climate and disaster risk financing is to strengthen financial protection against disasters, thereby enhancing the overall financial resilience of countries.

Overall, this gender analysis highlights that while foundational efforts toward gender-responsive CDRFI systems are underway, progress remains uneven and requires stronger institutional commitment, data-driven decision-making, and community participation. Embedding considerations of gender and social inclusion into every stage of CDRFI design and delivery will not only enhance financial protection but also strengthen social resilience in the Pacific. By prioritising inclusivity, collaboration, and sustained capacity-building, Fiji, RMI, and Tonga can move toward CDRFI systems that empower women and marginalised groups as active agents of resilience and recovery.

116 For all three countries International organisations such as the United Nations Development Programme (UNDP), United Nations Office for Disaster Risk Reduction (UNDRR), Asian Development Bank (ADB), and World Bank (WB) and Bilateral entities such as DFAT, MFAT, GIZ, FCDO, KOICA, NORAD and JICA can provide effective technical support in developing inclusive financial frameworks, particularly concerning climate risk management.

117 Since 2019 the StPC’s rapid response mechanism has mobilised more than AUD100,000 (USD64840) to its 14 partner organisations as core support for their priority national actions in disaster management with the support of ActionAid Australia. In response to the impact of the Hunga Ha’apai – Hunga Tonga volcanic eruption and tsunami in January 2022, the StPC national partner in Tonga, Talitha Project, had funds for immediate action following the crisis while the Coalition mobilised additional funds including through an appeal. The rapid response draws on successful national led action Fiji (and Vanuatu) following TC Harold and TC Yasa respectively

Annex A – Gender-responsive Examples

PICAP

The UNCDF-led PICAP was created in 2021 to respond to the growing need for DRF solutions for natural hazards in the Pacific region and to build financial preparedness and resilience for Pacific households, communities, and small businesses. It successfully rolled out the Pacific's first parametric insurance product in Fiji.

It published the results of a demand study undertaken in Fiji, which confirmed the need for thorough community stakeholder engagement to increase the uptake of any financial products such as parametric insurance. The study is to determine appropriate risk financing requirements of approximately 320 farm owners and labourers (men and women between 20-75 years of age) in rice, copra and sugar cane farming. The study revealed how the various commodities were affected by different hazards; how farmers were impacted in terms of lost productivity and income; and the type of financial services farmers had access to.

In terms of financial tools and instruments typically accessed to manage the impacts of hazards, farmers used a combination of savings (53.6%), loans (37.5%), insurance (31%) and financial assistance from families (31.2%). Farmer preferences, however, for post disaster financial options indicated that the majority preferred a combination of savings, insurance and loans. It was clear that no financial product had a good reputation or high level of trust in the community.

Regarding product preferences, the study revealed the following, leading UNCDF-PICAP to conclude that: a parametric wind and rain combined pilot product was most likely to succeed as a financial product to address post disaster needs of farmers in addition to savings, which are the most used financial product; a positive perspective on the use of mobile money; groups were willing to pay for a more expensive product that would cover more risks but that the premiums should be affordable; a preference for purchasing policies by association rather than individually¹¹⁸.

MSMEs typically have limited financial resources compared to larger businesses. Insurance companies might underestimate their capacity and willingness to pay for insurance coverage. Hence the insurance sector is less interested in developing products that would meet the specific needs of MSMEs. As a result, many MSMEs are left without adequate insurance protection, leaving them vulnerable to financial losses.

Climate Risk Insurance can improve financial preparedness. UNCDF, UNDP, UNU-EHS had conducted a joint survey under PICAP on MSMEs in urban and rural areas in Fiji.

CROC Trust Fund

Established through the Climate Relocation of Communities Trust Fund Act (2019) and the Climate Change Act (2021), Fiji's relocation framework ensures that all stakeholders contribute to the protection and support of affected communities, particularly vulnerable groups such as those with disabilities, the elderly, women, and children.

The government leads the technical aspects of the relocation process, which is co-designed with affected communities to ensure a gender-responsive, inclusive approach. Consultations are designed to allow all group members, including women and marginalised individuals, to participate.

The Trust Fund is financed through 3% of government revenue from VAT, plastic and superyacht levies, and income tax, with ongoing efforts to secure additional international and bilateral contributions. Relocation support is provided not only for slow-onset hazards, like sea-level rise and droughts, but also for sudden-onset events such as floods and cyclones. The decision to relocate depends on the community's vulnerability and the effectiveness of potential adaptation measures.

118 Fiji Climate Disaster Risk Financing and Insurance, UNCDF/PICAP 2021

Other Gender-responsive Examples

Institution Name	Programme Name	Programme Description	Location
Green Climate Fund (GCF)	Gender Action Plan and Gender-Responsive Climate Finance Initiatives	The Gender Action Plan ensures that all GCF-funded projects include gender-responsive activities, performance indicators, and a focus on empowering women. Specific initiatives include providing loans to women-led enterprises in Ghana for climate-resilient agriculture and supporting women-led cooperatives in Morocco for sustainable management of argan trees. These efforts aim to close gender gaps, enhance adaptation, and boost livelihood benefits.	Ghana, Morocco
African Risk Capacity (ARC)	Gender and Disaster Risk Management Platform (GDRMP)	The Gender and Disaster Risk Management Platform (GDRMP) aims to promote knowledge development and sharing, advocacy, and policy dialogue on gender-transformative disaster risk management (DRM) approaches. It focuses on adopting a gender transformative 'culture of insurance' by Member States, building Member States' capacity for gender mainstreaming in disaster risk management, and addressing gender disparities in disaster preparedness and response.	African countries, with a specific focus on ECOWAS member states, including Nigeria.
World Bank	Global Shield Financing Facility	The Global Shield Financing Facility aims to help developing countries access more financing for recovery from disasters and climate shocks. It supports the Global Shield Against Climate Risks initiative, providing integrated financial protection packages to vulnerable populations. These packages include pre-arranged financing, insurance solutions, and risk transfer instruments like catastrophe bonds, complementing investments in climate adaptation and disaster risk reduction.	Developing countries, including Africa, Asia, and Small Island Developing States
African Development Bank (AfDB)	Africa Disaster Risk Financing Programme (ADRFi)	The ADRiFi Programme supports African countries in building resilience and responses to climate shocks. It provides technical assistance, capacity building, and financial protection through instruments like parametric insurance. The programme aims to enhance anticipatory planning and adaptation to climate risks, protecting millions of people from severe droughts and tropical cyclones.	Comoros, Djibouti, Somalia, South Sudan, and other African countries
UNDP, IFAD, WFP	Pacific Insurance and Climate Adaptation Programme (PICAP), Adaptation for Smallholder Agriculture Programme (ASAP), R4 Rural Resilience Initiative	PICAP focuses on gender equality and social inclusion in climate and disaster risk finance in the Pacific, offering parametric micro-insurance products and addressing structural barriers for women. ASAP integrates gender equality and climate resilience for smallholder farmers globally, promoting sustainable agricultural practices and climate-smart adaptation. The R4 Rural Resilience Initiative combines risk reduction, risk transfer, and financial services to empower rural women and communities, enhancing their resilience to climate shocks.	Pacific region (PICAP), Global (ASAP), Rural areas in developing countries (R4 Rural Resilience Initiative)

Institution Name	Programme Name	Programme Description	Location
GIZ	InsuResilience Global Partnership	The InsuResilience Global Partnership aims to strengthen the resilience of developing countries and protect the lives and livelihoods of poor and vulnerable people against the impacts of disasters. It promotes gender-sensitive climate risk insurance solutions, addresses gender-specific differences in susceptibility to climate risks, and develops strategies to dismantle obstacles preventing women from obtaining insurance coverage. The programme also facilitates knowledge sharing, capacity building, and collaboration among stakeholders to implement comprehensive climate risk management plans.	Global
UNCDF	Pacific Insurance and Climate Adaptation Programme (PICAP)	The Pacific Insurance and Climate Adaptation Programme (PICAP) aims to improve the financial preparedness of Pacific governments and communities, particularly vulnerable segments of society, against climate change and natural hazards. It focuses on gender equality and social inclusion (GESI) by integrating these dimensions into product development, consumer empowerment activities, and partnerships with public and private sectors. The programme includes activities such as parametric insurance product development, capacity building, and targeted interventions to address the needs of persons with disabilities and other marginalised groups.	Pacific region, including Fiji

Annex B – Overview of CDRFI Options for Pacific Island Countries

Figure 5. Overview of CDRFI Options for Pacific Island Countries

<p>1</p> <p>Preparedness and Risk Reduction Instruments</p>	<p>These are instruments that enable pre-emptive financing to target groups in advance of a disaster event thus helping to minimize or reduce risk and loss.</p> <p>Examples: Forecast-based Financing (IFRC); Anticipatory Action Financing (FAO)</p>
<p>2</p> <p>Risk Retention</p>	<p>These financial instruments enable users (e.g., governments) to absorb or retain the costs of the risk associated with a disaster.</p> <p>Example: National disaster funds or reserve funds</p>
<p>3</p> <p>Risk Transfer</p>	<p>These are market-based instruments such as indemnity or parametric insurance and catastrophe bonds which enable the policy holder to transfer the risk of a loss to a wider group of stakeholders.</p> <p>Examples: Regional risk insurance pool (PCRIC); market-based parametric microinsurance (UNCDF-PICAP)</p>
<p>4</p> <p>International Emergency Financing</p>	<p>This type refers to international funds (pro-arranged in advance of an event) such as credit lines and grants that can be accessed by meeting specific criteria established by a donor or provider.</p> <p>Examples: Asia Pacific Disaster Response Fund (ADB); Central Emergency Response Fund (United Nations)</p>
<p>5</p> <p>Post-Event Policy Options</p>	<p>Governments may at times need to identify other types of financing e.g. through taxes or by redeploying existing budgets to help address or supplement financing requirements.</p>

Source: Adapted from Lund, PREP-PIFs, 2021

Annex C – Stakeholders Interviewed

Organisation	Time of Interview
Commonwealth Climate Finance Adviser for Fiji, embedded in the Ministry of Climate Change and Environment's Programme Development Unit	December 2024
Programme Associate at UNCDF Pacific Insurance and Climate Adaptation Programme	December 2024
Principal Welfare Officer /DSLO Fiji Ministry of Women Children and Social Protection.	December 2024
Gender Consultant – Women in Fisheries Network, SPC, GIZ.	December 2024
Associate Director, Tetra Tech and former Director for Fiji NDMO	December 2024
Climate Finance Officer II, Fiji Ministry of Environment and Climate Change	January 2025
Climate (im)mobility consultant, IOM	January 2025
Programme Associate at UNCDF	January 2025
National Country Programme Coordinator- Women's Resilience to Disaster Program at UN-WOMEN and Gender Technical Advisor embedded in Fiji NDMO	January 2025
Cluster Coordinator NDRMO Tonga	January 2025
Gender & Protection Advisor (Humanitarian) – MIA	January 2025
Principal Assistant Secretary Disaster Risk Management, Tonga	January 2025
Principal Statistician – Population and Social Statistics, Tonga	January 2025

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Published by

Centre of Excellence on Gender-smart Solutions
Deutsche Gesellschaft für
Internationale Zusammenarbeit (GIZ) GmbH

Registered offices

Bonn and Eschborn, Germany

As of November 2025

Editors

Global Shield Secretariat
Christina Schubert-Fiebig
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Design and layout

kipconcept gmbh, Bonn