Meeting of the Board
26 – 29 October 2026
Songdo, Incheon, Republic of Korea
Provisional agenda item 10

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5 October 2026

Consideration of funding proposals – Addendum XI

Funding proposal package for FP318

Summary

This addendum contains the following seven parts:

a) A funding proposal titled "Regional Programmatic Approach on Climate Action (RPACA)";
b) No-objection letter issued by the national designated authority(ies) or focal point(s);
c) Environmental and social report(s) disclosure;
d) Secretariat's assessment;
e) Independent Technical Advisory Panel's assessment;
f) Response from the accredited entity to the independent Technical Advisory Panel's assessment; and
g) Gender documentation.

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The documents are presented as submitted by the Accredited Entity.

Funding Proposal

Project/Programme title:	**Regional Programmatic Approach on Climate Action (RPACA)**
Country(ies):	Cook Islands, Federated States of Micronesia, Republic of Fiji, Kiribati, Republic of the Marshall Islands, Republic of Naoero, Niue, Palau, Independent State of Papua New Guinea, Independent State of Samoa, Solomon Islands, Kingdom of Tonga, Tuvalu and Republic of Vanuatu
Accredited Entity:	The Asian Development Bank (ADB)
Date of first submission:	*2026/04/30*
Date of current submission	*[2026/10/02]*
Version number	*[V.9]*



Acronyms

ADB	Asian Development Bank
ADF	Asian Development Fund
ADFIP	Association of Development Financing Institutions in the Pacific
AE	Accredited Entity
AF	Adaptation Fund
AMA	Accreditation Master Agreement
ANU	Australian National University
AOSIS	Alliance of Small Island States
AR6	Sixth Assessment Report (IPCC)
BAU	Business As Usual
CAIP	Climate Adaptation Investment Planning
CCFAH	Commonwealth Climate Finance Access Hub
CDRA	Climate and Disaster Risk Assessments
CIFCOP	Pacific Climate Infrastructure Finance Community of Practice
CFAMS	Pacific Climate Finance Access and Mobilisation Strategy
CFAN	Climate Finance Access Network
CFMCA	Coalition of Finance Ministers for Climate Action
CMAP	Climate Macro-Assessment Program
COPB	Country Operations Business Plans (of ADB)
CPS	Country Programme Strategies (of ADB)
CROP	Council of Regional Organisations of the Pacific
CRVA	Climate Risk and Vulnerability Assessment
CSO	Civil Society Organisation
DBSI	Development Bank of Samoa Incorporated
DFI	Development Finance Institution
DMC	Developing Member Country (of ADB)
DMF	Design and Monitoring Framework
DRF	Disaster Risk Finance
DRFI	Disaster Risk Finance & Insurance
DRM	Disaster Risk Management
DRR	Disaster Risk Reduction
EE	Executing Entity
EEZ	Exclusive Economic Zone
ENSO	El Niño–Southern Oscillation
ESF	Environmental and Social Framework
ESG	Environmental, Social and Governance
ESMF	Environmental and Social Management Framework
ESMP	Environmental and Social Management Plans
ESMS	Environmental and Social Management Systems
ESS	Environmental and Social Standard
EWS	Early Warning Systems
FAA	Funded Activity Agreement (of GCF)
FCAS	Fragile and Conflict-Affected States
FI	Financial Institution
FPIC	Free, Prior and Informed Consent
FRDP	Framework for Resilient Development in the Pacific
FSM	Federated States of Micronesia
GAAP	Gender Analysis and Action Plan

GAP	Gender Action Plan
GCF	Green Climate Fund
GDP	Gross Domestic Product
GEDSI	Gender Equality, Disability, and Social Inclusion
GEF	Global Environment Facility
GESI	Gender Equality, Disability, and Social Inclusion
GGGI	Global Green Growth Institute
GIS	Geographical information systems
GM	Grievance Mechanism
GTCA	Gender-Transformative Climate Action
HGI	Higher Ground Initiative (of Naoero)
IDF	Insurance Development Forum
IFC	International Finance Corporation
IFRS	International Financial Reporting Standards
IMF	International Monetary Fund
IPCC	Intergovernmental Panel on Climate Change
IPP	Indigenous Peoples Plan
IRMF	Integrated Results Management Framework
ISSB	International Sustainability Standards Board
ITCZ	Intertropical Convergence Zone
IWRM	Integrated water resources management
JNAP	Joint National Action Plan
KJIP	Kiribati Joint Implementation Plan for Climate Change and Disaster Risk Management
KMAP	Knowledge Management Action Plan
LDC	Least Developed Countries
MAFFM	MSME Adaptation Finance Facility Model
MDB	Multi development banks
M+E	Monitoring and Evaluation
MEL	Monitoring, Evaluation and Learning
MERL	Monitoring, Evaluation, Research and Learning
MFI	Multinational financial institution
MoF	Ministry of Finance
MRV	Measure, Results and Verification
MSME	Micro, Small and Medium Enterprises
MTFF	Medium-Term Fiscal Framework
NAP	National Adaption Plan
NDA	National Designated Authorities
NDC	Nationally Determined contribution
NGFS	Network for Greening the Financial System
NIE	National Implementing Entity
NIP	National Infrastructure/investment Plan
NRW	Non-revenue water
O+M	Operation and Maintenance
OCR	Ordinary capital resources
PACC	Pacific Adaptation to Climate Change
PCCC	Pacific Climate Change Centre
PCCR	Pacific Climate Change Roundtable
PCRAFI	Pacific Catastrophe Risk Assessment & Financing Initiative
PEFA	Public Expenditure and Financial Accountability

PFI	Pacific Financial Institutions
PFM	Public Financial Management
PFRI	Pacific Fiscal Resilience Initiative
PFTAC	Pacific Financial Technical Assistance Centre
PIC	Pacific Island Country (ies)
PIFS	Pacific Islands Forum Secretariat
PIU	Project Implementation Unit
PMU	Project Management Unit
PNG	Papua New Guinea
PPP	Public-Private Partnership
PRF	Pacific Resilience Facility
PRIF	Pacific Region Infrastructure Facility
PRP	Pacific Resilience Partnership
PWD	People with disabilities
RAP	RPACA Advisory Panel
RCM	Regional Coordination Mechanism
RMI	Republic of the Marshall Islands
RPACA	Regional Programmatic Approach on Climate Action
RSC	RPACA Steering Committee
SDG	Sustainable Development Goals
SEAH	Sexual Exploitation, Abuse and Harassment
SEP	Stakeholder Engagement Plan
SIDS	Small Island Developing States
SILAG	Somare Institute of Leadership and Governance
SMS	smart messaging services (text messages)
SOAS	School of Oriental and African Studies
SOGIESC	Sexual Orientation, Gender Identity and Expression, and Sex Characteristics
SPC	South Pacific Community
SPCZ	South Pacific Convergence Zone
SPREP	South Pacific Regional Environment Program
SSP	Shared Socioeconomic Pathway
SST	Sea Surface Temperature
TA	Technical Assistance
TOR	Terms of Reference
TVET	technical and vocational education and training
TWG	Technical Working Group
UN	United Nations
UNCDF	United Nations Capital Development Fund
UNDP	United Nations Development Programme
UNEP	United Nations Environment Programme
UNESCAP	United Nations Economic and Social Commission for Asia and the Pacific
UNFCCC	United Nations Framework Convention on Climate Change
UPNG	University of Papua New Guinea
USD	United States Dollars
USP	University of the South Pacific
WASH	Water, Sanitation and Hygiene

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Note to Accredited Entities on the use of the funding proposal template

- Accredited Entities should provide summary information in the proposal with cross-reference to annexes such as feasibility studies, gender action plan, term sheet, etc.
- Accredited Entities should ensure that annexes provided are consistent with the details provided in the funding proposal. Updates to the funding proposal and/or annexes must be reflected in all relevant documents.
- The total number of pages for the funding proposal (excluding annexes) **should not exceed 60**. Proposals exceeding the prescribed length will not be assessed within the usual service standard time.
- The recommended font is Arial, size 11.
- Under the GCF Information Disclosure Policy, project and programme funding proposals will be disclosed on the GCF website, simultaneous with the submission to the Board, subject to the redaction of any information that may not be disclosed pursuant to the IDP. Accredited Entities are asked to fill out information on disclosure in section G.4.

Please submit the completed proposal to:

fundingproposal@gcfund.org

Please use the following name convention for the file name:

"FP-[Accredited Entity Short Name]-[Country/Region]-[YYYY/MM/DD]"

A. PROJECT/PROGRAMME SUMMARY

A.1. Project or programme	Programme	**A.2. Public or private sector**	Public
A.3. Request for Proposals (RFP)	*If the funding proposal is being submitted in response to a specific GCF Request for Proposals, indicate which RFP it is targeted for. Please note that there is a separate template for the Simplified Approval Process and REDD+.* Not applicable		

A.4. Result area(s)

*Check the applicable GCF result area(s) that the overall proposed project/programme targets below. For each checked result area(s), indicate the estimated percentage of **GCF and Co-financers' contribution** devoted to it. The total of the percentages when summed should be 100% for GCF and Co-financers' contribution respectively.*

	GCF contribution	Co-financers' contribution[1]
Mitigation total	Enter number %	Enter number %
☐ Energy generation and access	Enter number %	Enter number %
☐ Low-emission transport	Enter number %	Enter number %
☐ Buildings, cities, industries and appliances	Enter number %	Enter number %
☐ Forestry and land use	Enter number %	Enter number %
Adaptation total	Enter number %	Enter number %
☒ Most vulnerable people and communities	25 %	25 %
☒ Health and well-being, and food and water security	25 %	25 %
☒ Infrastructure and built environment	25 %	25 %
☒ Ecosystems and ecosystem services	25 %	25 %

A.5. Expected mitigation outcome *(Core indicator 1: GHG emissions reduced, avoided or removed / sequestered)*	**Not applicable**	**A.6. Expected adaptation outcome** *(Core indicator 2: direct and indirect beneficiaries reached)*	*Indicate total number of direct and indirect beneficiaries:* **3,722,878**	
			Indicate number of direct beneficiaries: **851,334**	*Indicate number of indirect beneficiaries:* **2,871,545**
			Indicate % of direct beneficiaries vis-à-vis total population **5%**	*Indicate % of indirect beneficiaries vis-à-vis total population:* ***18%***
A.7. Total financing (GCF + co-finance[2])	$ **1,059,300,000**	**A.9. Project size**	**Large (Over USD 250 million)**	
A.8. Total GCF funding requested	**US$250,000,000** *For multi-country proposals, please fill out annex 17.*			

[1] Co-financer's contribution means the financial resources required, whether Public Finance or Private Finance, in addition to the GCF contribution (i.e. GCF financial resources requested by the Accredited Entity) to implement the project or programme described in the funding proposal.
[2] Refer to the Policy of Co-financing of the GCF.

A.10. Financial instrument(s) requested for the GCF funding	*Mark all that apply and provide total amounts. The sum of all total amounts should be consistent with A.8.* ☒ Grant 250,000,000 ☐ Equity Enter number ☒ Loan 00,000,000 ☐ Results-based payment Enter number ☐ Guarantee Enter number		
A.11. Implementation period	*Indicate the number of years and months the project/ programme is expected to be implemented.* ***10***	**A.12. Total lifespan**	*Indicate the maximum number of years over which the outcomes of the investment are expected to be effective, i.e. to lead to adaptation and/or mitigation results.* ***30***
A.13. Expected date of AE internal approval	*This is the date that the Accredited Entity obtained/will obtain its own approval to implement the project/ programme, if available.* *31/12/2026.*	**A.14. ESS category**	*Refer to the AE's safeguard policy and GCF ESS Standards to assess your FP category.* **A**
A.15. Has this FP been submitted as a CN before?	Yes ☐ No ☐	**A.16. Has Readiness or PPF support been used to prepare this FP?**	Yes ☐ No ☒
A.17. Is this FP included in the entity work programme?	Yes ☒ No ☐	**A.18. Is this FP included in the country programme?**	Yes ☐ No ☒
A.19. Complementarity and coherence	*Does the project/programme complement other climate finance funding (e.g. GEF, AF, CIF, etc.)? If yes, please elaborate in section B.1.* Yes ☒ No ☐ RPACA is designed to complement, rather than duplicate, the Pacific's existing climate finance architecture by strengthening the enabling systems, institutional capacity, and investment pipelines required to maximise the effectiveness of financing from the GCF, Global Environment Facility, Adaptation Fund, Climate Investment Funds, and other multilateral and bilateral partners. Building on existing readiness, accreditation, and project preparation initiatives, RPACA bridges the gap between climate finance access and implementation by embedding climate-responsive public financial management, strengthening national institutions, improving project bankability, and mobilising public investment at scale. At the regional level, RPACA enhances coherence by working through existing Pacific institutions and coordination mechanisms- including Pacific Islands Forum, Pacific Community and Secretariat of the Pacific Regional Environment Programme, and established development partner platforms- rather than creating parallel structures. Through common methodologies, shared knowledge systems, peer learning, and a programmatic approach to investment planning and implementation, RPACA strengthens coordination across countries and partners, reduces fragmentation, and provides a scalable regional platform that accelerates delivery of transformational adaptation investments aligned with Pacific priorities and international climate finance mechanisms. Collectively, RPACA enhances the efficiency, coherence, and long-term impact of climate finance by connecting readiness, investment planning, financing, and implementation into a unified programmatic approach that strengthens resilience across Pacific Island Countries.		

A.20. Executing Entity information	The Executing Entities (EE) for RPACA include the Asian Development Bank (ADB) and the relevant host country ministries responsible for sovereign loan and/or grant agreements in accordance with ADB's country agreements. Component one primarily involves technical assistance and will be implemented in collaboration with participating countries, following ADB's established country and regional management frameworks. ADB will serve as the EE for the following TA activities: All activities under Outputs 1.1.1, 1.1.2, 1.1.3, 1.1.4 and 1.1.5; Activity 1.2.1.1; All activities under Outputs 1.2.2, 1.3.1 and Output 2.1.1, in line with its accredited entity policies and procedures. The selected borrower/recipient in the host country will serve as EE for the sub-projects under Activity 1.2.1.2 and all Activities under Outputs 2.1.2 and 2.1.3. The indicative EEs are introduced in Appendix 2.4 and Appendix 2.5 of Annex 2. In line with ADB's policies, which define implementation responsibilities, the host countries as represented by the relevant line ministries will serve as the EE for Component 2 of the Program. Component 2 comprises investment activities aligned with what the GCF refers to as "subprojects." Under the country-executed modality, the government of each host country, acting through its designated ministry or department, will be responsible for the implementation of its respective 'subproject'. In this capacity, and to the extent that GCF proceeds are received, utilized, or managed by the host country for the purposes of the Funded Activity, the relevant ministry or department will act as the EE, as further described in this Funding Proposal. These entities will be responsible for executing or implementing the relevant Funded Activities in accordance with both GCF and ADB policies and procedures governing project execution and fiduciary responsibilities. They will be responsible for utilizing or channelling GCF Proceeds for the implementation of the Funded Activity. In this role, the Executing Entity will oversee the execution, coordination, and delivery of the relevant activities, and will also be responsible for the selection, engagement, and oversight of implementation partners, in accordance with national systems and relevant ADB and GCF policies. The selection of all EE is undertaken by ADB in accordance with its legal and operational policies governing collaboration with host governments. All selected entities have prior experience in managing ADB-administered funds and proceeds and have demonstrated compliance with applicable fiduciary and safeguard requirements. For the RPACA, where capacity-building needs are identified - particularly in relation to operational frameworks or policies specific to the management of GCF funds - targeted capacity support will be provided. In addition, ongoing engagement with EE will be maintained throughout the implementation period. As part of ADB's established agreements with host countries, regular adaptive monitoring will be conducted to assess progress, address implementation challenges, and ensure alignment with both ADB and GCF requirements. For further details on EE for each subproject under Component 1 and 2, please refer to Annex 2.5.

A.21. Executive summary (max. 750 words, approximately 1.5 pages)

Pacific Region Climate Challenges

Pacific Island Countries (PICs) face some of the most acute and complex climate risks globally. The region comprises fourteen Small Island Developing States (SIDS) with a combined population of around 12 million and is characterized by geographic isolation, dispersed populations, dependence on climate-sensitive sectors, and limited institutional and human capacity. Climate change is already altering the Pacific's tightly coupled ocean -atmosphere system, rising temperatures, intensified rainfall variability, sea-level rise, and more severe extreme events[3].

[3] Intergovernmental Panel on Climate Change (IPCC). (2022). Small Islands. In *Climate Change 2022: Impacts, Adaptation and Vulnerability. Contribution of Working Group II to the Sixth Assessment Report of the Intergovernmental Panel on Climate Change* (H.-O.

In addition to isolated shocks, climate risks manifest through compound hazards and cascading risks[4]. Tropical cyclones combine extreme rainfall, storm surge, flooding, and infrastructure damage; droughts are followed by intense rainfall that overwhelms degraded lands and drainage systems. Sea-level rise magnifies coastal flooding and salinization. These hazards interact differently across different island types - low-lying atolls, high volcanic islands, and large high-island systems - but in all cases they can impact and undermine the resilience of entire socio-economic systems.

While the Pacific appears well-funded on a per capita basis, its share of global climate finance remains disproportionately low. The region receives only around 1% of bilateral concessional flows, 1% of Multilateral Development Bank financing, and 2% of multilateral climate fund resources[5]. Moreover, the limited finance that does reach Pacific Island Countries is heavily skewed toward mitigation, with only 6.1% of global climate finance flows in 2019–2020 directed to adaptation, despite the region's acute vulnerability and pressing adaptation needs. Infrastructure systems - notably coastal protection, water, transport, and energy – are central to this as they play an enabling role for all sectors. Pacific countries have prioritized adaptation investments – such as resilient infrastructure, livelihood diversification, water resource management, and community relocation – through their nationally determined contributions (NDCs) and national adaptation plans (NAPs).[6] Failures in infrastructure can cascade rapidly across sectors, disrupting for example the economy, health services, food security, education, livelihoods, and disaster response. Demographic trends intensify vulnerability by rapid urbanization, climate driven displacement and migration, youth bulges, ageing populations, and the high prevalence of disability and disease. Together, these dynamics create systemic, long-term vulnerability that incremental, project-by-project adaptation efforts cannot adequately address.

RPACA Overview and Rationale

Recognizing these challenges, the countries have collaborated to establish the Regional Programmatic Approach on Climate Action (RPACA). RPACA is to provide an integrated, science-led response to these escalating risks. It aligns with Pacific leaders' vision under the 2050 Strategy for the Blue Pacific Continent and the Framework for Resilient Development in the Pacific, aiming to place the region on a long-term, resilient development pathway. Its rationale is grounded in the recognition that climate change in the Pacific represents a systemic and transformational challenge. Previous approaches - climate-proofing individual infrastructure projects or delivering stand-alone adaptation pilots - are increasingly falling short in terms of scale, pace, and the interconnected nature of risks. RPACA therefore adopts a programmatic, multi-country, multi-sector approach that integrates climate risk analysis, investment, institutional reform, and capacity building.

The RPACA is a collaboration of 14 countries and is designed to provide a regional scale response to the impacts of climate change. The development process was actively led by the national governments and their GCF National Designated Authorities (led by Palau and the Cook Islands) and is characterized by strong country ownership. This ADB funding proposal for 14 countries is the first of three coordinated and separate funding proposals to be submitted in sequence, leveraging a shared programmatic vision and streamlined access to GCF.[7]

Why GCF Funding Is Needed for RPACA

Green Climate Fund (GCF) support to RPACA is essential to provide the scale, ambition, and transformative impact. Climate finance in the Pacific is currently fragmented, project-based, and difficult to access, with limited predictability and short time horizons that undermine long-term planning[8]. With GCF funding, RPACA can accelerate a shift from this paradigm toward programmatic, predictable, long-term financing aligned with national development and adaptation strategies.

Pörtner, D. C. Roberts, E. S. Poloczanska, K. Mintenbeck, M. Tignor, A. Alegría, M. Craig, S. Langsdorf, S. Löschke, V. Möller, A. Okem, & B. Rama, Eds.). Cambridge University Press. https://doi.org/10.1017/9781009325844.029

[4] Westoby, R., Clissold, R., McNamara, K.E. *et al.* Cascading loss and loss risk multipliers amid a changing climate in the Pacific Islands. *Ambio* **51**, 1239–1246 (2022). https://doi.org/10.1007/s13280-021-01640-9

[5] UNFCCC, SCF. (2022). Fifth Biennial Assessment and Overview of Climate Finance Flows. Biennial Assessment Fifth. Bonn: Standing Committee on Finance. Available: https://unfccc. int/sites/default/files/resource/J0156_UNFCCC% 20BA5_2022_Report_v4% 5B52% 5D. pdf (Accessed: 27 April 2026).

6 ADB (2026). Promoting Fiscal Resilience to Scale Adaptation Investment in the Pacific: A Review of Public Financial Management Systems. Forthcoming

[7] The overall RPACA will include ADB, SPC and SPREP as GCF Accredited Entities. For the avoidance of doubt, this Funding Proposal is only related to the activities to be undertaken by ADB, as AE.

[8] Owens, K., Carter, G., Park, S., & Viney, G. (2025). Bridging the adaptation-finance gap: Pathways for the Green Climate Fund in the Pacific. Earth System Governance, 24, 100247.

Adaptation investments in the Pacific often yield high economic and social returns and generate co-benefits across multiple sustainable development goals, but produce limited or no direct financial revenues, particularly for protective infrastructure, coastal resilience, water security, and nature-based solutions. As a result, many of these investments remain financially unviable even when financed on concessional terms. This challenge is further compounded by elevated debt burdens across many Pacific SIDS, constrained fiscal space, and limited capacity to take on additional borrowing. Consequently, even highly concessional debt is often insufficient to enable implementation, reinforcing the need for grant financing to support essential adaptation investments without exacerbating sovereign debt vulnerabilities.

GCF resources in RPACA are designed to target the incremental costs of transformative climate adaptation within externally financed investments. Hence, RPACA will both leverage established delivery systems and mobilize substantial co-financing. The programme will demonstrate strong value for money, with very high economic returns, while clearly justifying concessionality due to weak or negative financial returns in the absence of climate finance. Further, RPACA actions go beyond the incremental costs by strengthening institutional systems, embedding climate resilience across national planning frameworks, and enabling regional cooperation alongside climate finance innovation. GCF investment also responds to cascading and compounding climate risks in Pacific Island contexts - including sea-level rise, coastal inundation, saltwater intrusion into freshwater lenses, intensified tropical cyclones, and ocean warming and acidification - through integrated, cross-sectoral interventions in infrastructure, coastal protection, water security, food systems, and financial systems. In doing so, RPACA supports a more systemic and coordinated approach to managing climate risk across highly exposed and interconnected Pacific Island systems.

RPACA Program Components

RPACA has been conceptualized, designed and shall be implemented through a shared programmatic framework and common Theory of Change. Components 1 and 2 establish the enabling environment, governance mechanisms and infrastructure and coastal investments needed to deliver climate resilience outcomes, while Components 3 and 4 provide complementary sectoral interventions and programme-level knowledge management functions. A Regional Steering Committee serves as the common governance structure for all RPACA components. RPACA is structured around four interrelated components as illustrated in Figure 1 that together deliver a transformational, systems-based approach to climate adaptation across the Pacific. Component 1 establishes the enabling environment for long-term decision making and shifting of financial systems. This will increasingly contribute to the impacts of the other components; Components 2, 3 and 4 implement a pipeline of climate-resilient infrastructure across sectors. Although this Funding Proposal focuses on only Components 1 and 2, for completeness the broader RPACA programmatic approach is envisaged to include additional two components that may be developed with support from the Pacific Community (SPC) and Secretariat of the Pacific Regional Environment Programme (SPREP will be subject to the GCF approval.

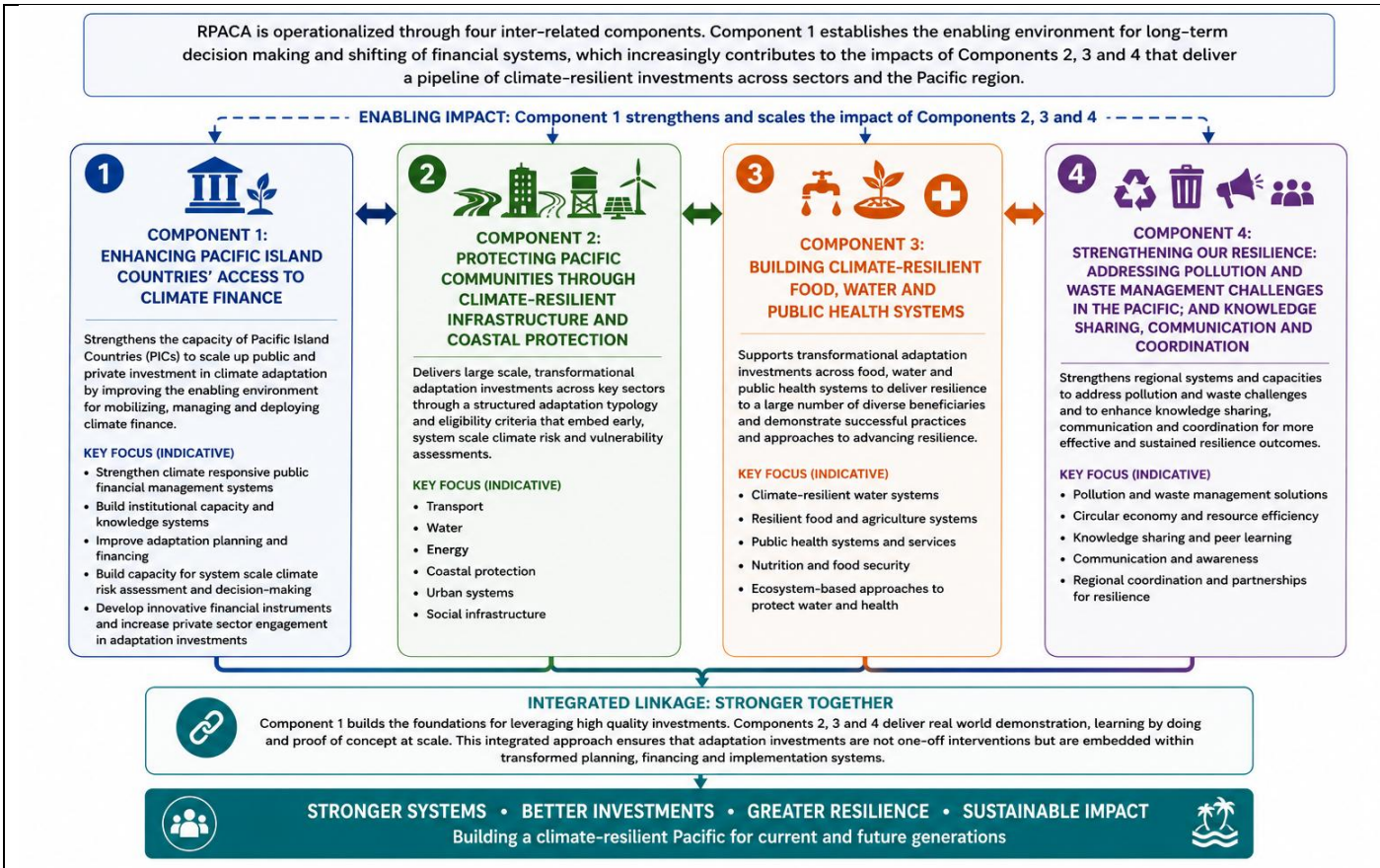


Figure 1: Overview of RPAC components and their interlinkages

Component 1: Enhancing Pacific Access to Climate Finance will strengthen the capacity of Pacific Island Countries (PICs) to scale up public and private investment in climate adaptation. It will do so by strengthening climate responsive public financial management systems, institutional capacity, and knowledge systems that underpin effective adaptation planning and financing. The component focuses on improving the enabling environment for adaptation by reducing barriers to mobilizing, managing, and deploying climate finance. It will build capacity for system scale climate risk assessment and decision-making, while supporting the development of innovative financial instruments and increased private sector engagement in adaptation investments.

Component 2: Climate-Resilient Infrastructure and Coastal Protection will deliver large-scale, transformational adaptation investments across transport, water, energy, coastal protection, urban systems, and social infrastructure. Investments will be developed through a structured adaptation typology, and the eligibility criteria set out in the Funding Proposal and the Term Sheet that embeds early, system-scale climate risk and vulnerability assessments.

Components 3 and 4[9] to be developed separately by the Pacific Community (SPC) and is expected to consist of transformational adaptation investments across the region and the sectors, also delivering resilience to a large number of diverse beneficiaries, and demonstrating successful practices and approaches to advancing resilience.

Linking the Components, RPACA's strength lies in its integration across the four components. Component 1 builds the foundations for leveraging high-quality investments: the other Components provide real-world demonstration, learning-by-doing, and proof of concept at scale. This linkage will ensure that adaptation investments are not one-off interventions but are embedded within transformed planning, financing, and implementation systems.

Transformational Approach to Advancing Resilience in the Pacific

The RPACA deploys a transformational bottom-up approach, involving 14 countries and a partnership of AEs, producing a significant shift towards more collaborative and tailored climate finance solutions. RPACA will adopt a transformational adaptation approach by shifting from reactive climate proofing to proactive, system-based resilience planning. Its defining features will include early upstream climate risk assessments at system scale; integration of compound and cascading risk analysis; long-term programmatic financing; and institutional reform embedded within

existing national and regional structures. It targets a tipping point, after which adaptation practices that are currently considered transformational- such as system-scale assessments, nature-based solutions, integrated infrastructure planning, and inclusive design- become standard, including within ADB. RPACA will also transform climate finance architecture by demonstrating how programmatic, multi-country approaches can reduce transaction costs, improve predictability, align incentives, and attract private sector.

RPACA Approach to Addressing Vulnerability and Marginal Groups

Addressing differentiated vulnerability is central to RPACA's design. The programme will maintain gender equality, disability inclusion, and social inclusion across all components rather than treating them as standalone. System-scale assessments will explicitly analyse differentiated exposure, mobility, safety, and service needs of women, youth, older persons, persons with disabilities, and socially excluded groups. RPACA will adopt a gender-transformative approach, recognizing marginalized groups as active agents of resilience rather than passive beneficiaries, and ensuring that resilience gains are equitably shared, in line with the Gender Equality and Social Inclusion (GESI) priorities.[10]

[9] Note: approval of this document does not imply GCF commitment to either Components 3 and 4, nor to the contents of Components 3 and 4 should they be approved

10 NAP Global Network. 2024. Advancing Gender-Responsive National Adaptation Plan (NAP) Processes: State of play and promising examples. Available from: https://napglobalnetwork.org/wp-content/uploads/2025/01/advancing-gender-responsive-naps.pdf

B. PROJECT/PROGRAMME INFORMATION

B.1. Climate context (max. 1000 words, approximately 2 pages)

The Region

The 14 Pacific Island Countries (PICs) comprise the twelve smaller Pacific Island states (the PIC-12) and two larger economies,[11] all classified as Small Islands Developing States (SIDS) (Table 1). Collectively, they are home to around 12 million people. Their populations are generally young and growing fast, and most countries are challenged by increasing internal migration, urbanization and international outmigration, much of which is climate driven. The Pacific societies are culturally rich and diverse, generally having strong customary land tenure, deep communal ties, and a high reliance on natural ecosystems for livelihoods and food security. Together, the PICs account for a large proportion of the earth's oceans. The PIC-12 are characterized by small populations, geographic remoteness, high exposure to climate and disaster risks, and persistent institutional and human capacity constraints. Although Fiji and Papua New Guinea have larger economies and stronger institutional capacity, they also face many complex developmental and climate change challenges.

Table 1: Summary data on the 14 participating Pacific Island Countries[12]

Country	Population[13]	Land Area (km²)	GDP per Capita (USD, current)	No. of islands (of which inhabited)	EEZ (million km²)
Cook Islands	14,987	236	~23,000	15 (12)	~2.0
Federated States of Micronesia (FSM)	105,381	701	~4,200	127 (65)	~3.0
Fiji	882,570	18,274	~6,500	211 (125)	~1.3
Kiribati	125,392	811	~2,500	33 (21)	~3.5
Marshall Islands (RMI)	39,500	181	~7,200	34 (24)	~2.0
Naoero	12,111	21	~13,700	1	~0.3
Niue	1,666	260	~16,000	1	~0.4
Palau	17,861	459	~15,600	33 (15)	~0.6
Papua New Guinea (PNG)	12,917,840	462,840	~3,100	437 (150)	~3.1
Samoa	210,672	2,935	~5,100	7 (2)	~0.12
Solomon Islands	783,313	28,400	~2,000	415 (150)	~1.6
Tonga	99,896	747	~4,900	124 (36)	~0.7
Tuvalu	10,004	26	~5,700	10 (10)	~0.9
Vanuatu	334,665	12,190	~3,500	81 (65)	~0.7

Most Pacific Island Countries have a pronounced youth bulge, with nearly half the population under 23, creating sustained pressure on education, training, and employment systems. At the same time, the number of older persons is rising, while non-communicable diseases such as diabetes and cardiovascular conditions are driving higher disability prevalence, intensifying differentiated service needs. Out-migration reshapes household structures, often leaving women, adolescent girls, and older caregivers with expanded responsibilities for food security, care work, and community support. Rapid urbanization and climate-driven migration concentrate populations in coastal and informal settlements, increasing exposure to flooding, cyclones, and sea-level rise. Together, these demographic, structural and mobility trends compound vulnerability by straining infrastructure, reducing adaptive capacity, and widening inequities in access to services, livelihoods, and decision-making.

[11] Fiji and Papua New Guinea
[12] Figures are the latest available (mostly 2023–2024) and rounded for readability, Key sources**:** Pacific Community (SPC), *Pacific Pocket Summary / PDH.Stat* – population, land area, EEZ, GDP per capita World Bank & national statistics via SPC harmonisation [sdd.spc.int]. No of islands from Nunn et al (2016) Classifying Pacific islands in Geoscience Letters.
[13] https://www.adb.org/what-we-do/data/key-indicators

The Climate Crisis

The Pacific region is at the forefront of climate change impacts. The Intergovernmental Panel on Climate Change (IPCC) continuously underscores the urgent and unique challenges faced by the Pacific SIDS (PSIDS), emphasizing that these nations are disproportionately vulnerable. Their geographical isolation limited economic diversification, and dependence on climate-sensitive sectors, means the PSIDS face a multitude of climate hazards illustrated in Figure 2 that threaten both their ecological integrity and the well-being of their communities (IPCC, 2021)[14]. The IPCC further states with *high confidence* that, even under low greenhouse gas emission scenarios, vulnerable Small Island Developing States - particularly those dependent on coral reef systems for livelihoods - are likely to reach adaptation limits well before 2100 (IPCC, 2022, p. 2046).

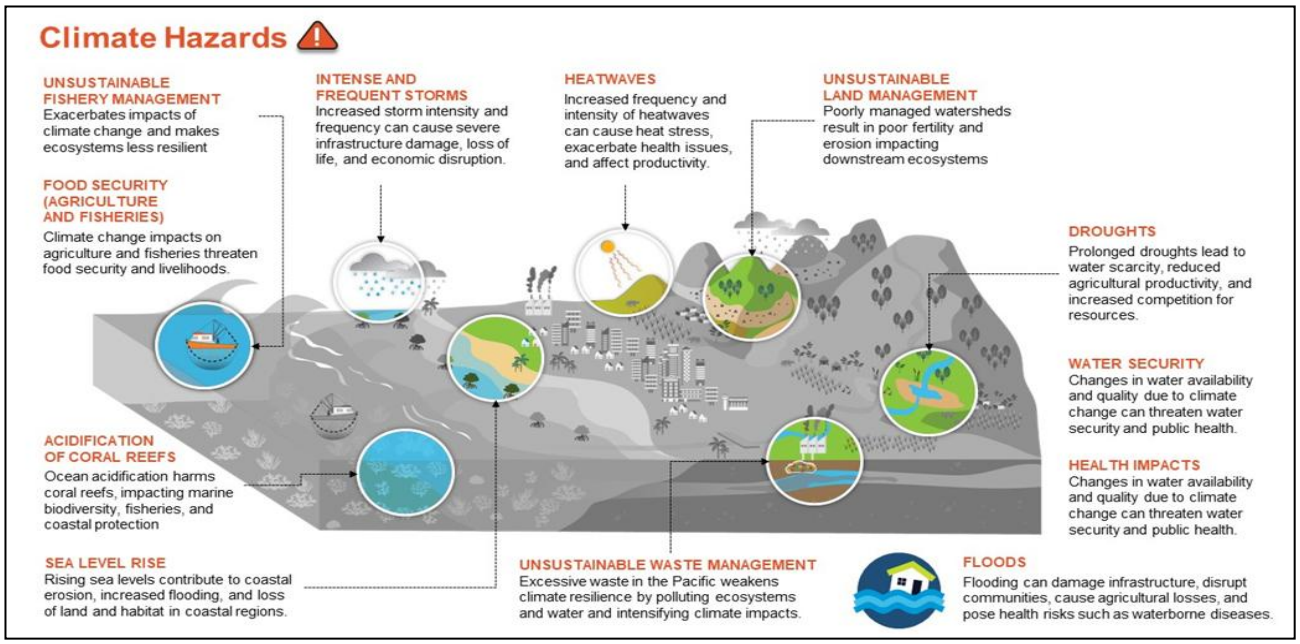


Figure 2: Overview of key climate hazards in the Pacific

Climate Drivers

The climate of the PICs is governed by a complex and tightly coupled ocean–atmosphere system that operates across regional to basin-wide scales. The Pacific climate is fundamentally shaped by ocean processes, with sea surface temperature, atmospheric circulation, and large-scale climate variability exerting primary control over environmental conditions. This results in a climate system characterized by relatively stable thermal conditions, high humidity, and pronounced variability in rainfall and storm activity.[15, 16]

At the core of this system are several key climate drivers, including air temperature, sea surface temperature, the hydrological cycle (as expressed through rainfall), and large-scale circulation patterns such as the El Niño–Southern Oscillation (ENSO), the Intertropical Convergence Zone (ITCZ), and the South Pacific Convergence Zone (SPCZ). These drivers interact dynamically, with changes in one component influencing the behaviour of others. This interconnected structure means that climate change in the Pacific is best understood as a systemic transformation of the entire climate regime rather than a series of isolated changes in individual variables.[16,17]

A defining feature of the Pacific climate system is its sensitivity to relatively small changes in underlying drivers. Because baseline conditions are already warm and moisture-rich, incremental increases in temperature or ocean heat content can lead to significant changes in atmospheric processes. This sensitivity is particularly evident in the behaviour of convective rainfall systems and the formation of extreme weather

[14] IPCC, (2021). Summary for Policymakers. In: *Climate Change 2021: The Physical Science Basis. Contribution of Working Group I to the Sixth Assessment Report of the Intergovernmental Panel on Climate Change*
[15] IPCC (2021). Climate Change 2021: The Physical Science Basis. Contribution of Working Group I to the Sixth Assessment Report. Cambridge University Press, Chapter 1 and 12.
[16] Regional Climate Consortium for Asia and the Pacific (2021). Climate Change in the Pacific: Scientific Assessment and New Research.
[17] IPCC (2021). Climate Change 2021: The Physical Science Basis. Contribution of Working Group I to the Sixth Assessment Report. Cambridge University Press, Chapter 8 and 9.

events.[18] As a result, climate change impacts in the Pacific are often expressed through changes in variability and extremes rather than through uniform shifts in mean conditions.

Global climate change is altering the fundamental behaviour of these underlying drivers, leading to increases in air temperature and ocean heat content, intensification of the hydrological cycle, and sea-level rise.[16,19] These changes are not linear or uniform; they involve feedback and interactions that amplify or moderate different aspects of the climate system. For example, warming temperatures increase atmospheric moisture capacity, which enhances rainfall intensity, while also increasing evaporation and contributing to drought conditions during dry periods. A critical implication of these changes is the transition toward a non-stationary climate system, in which historical climate patterns are no longer reliable indicators of future conditions.[20,21]

The design assessment (see Annex 2) looked at present and historical trends for the following parameters: temperature, sea surface temperature, rainfall and hydrological variability, tropical cyclones, and sea level rise. Climate change across the Pacific region has accelerated since the early 1980s. For example, whilst observed warming in the mid-20th century was around 0.1–0.2°C per decade, recent decades show higher and more spatially variable rates, with some parts of the Pacific experiencing sea surface warming of up to ~0.3–0.4°C per decade. These changes are uneven across the region and are strongly influenced by ocean-atmosphere variability and global warming trends.

Annex 2 also looked at projections of key climate variables (temperature and rainfall) and key hazards (extreme heat, sea level rise, tropical cyclones, droughts, floods). In line with international climate assessment practice, the assessment is based on a dual-scenario framework for Shared Socioeconomic Pathways (SSPs). Two scenarios are used: SSP2-4.5, representing a moderate stabilization pathway with partial mitigation of greenhouse gas emissions, and SSP5-8.5, representing a high-emissions pathway with limited mitigation.[20] The assessment further looked at trends and future scenarios for vulnerability and risks.

Climate Hazards and Exposure

Climate hazards in the PICs arise from the interaction of changing climate drivers and the physical and socio-economic characteristics of island systems. These hazards are expressed through both acute events, such as extreme rainfall and tropical cyclones, and chronic stressors, including rising temperatures and sea-level rise, which progressively alter baseline environmental conditions.[22] In practice, these processes are strongly interconnected, with long-term changes influencing the frequency, intensity, and consequences of extreme events.

A key characteristic of future climate conditions is the increasing importance of compound hazards and cascading risks. Individual hazards rarely occur in isolation; rather, they interact across atmospheric, oceanic, and terrestrial systems. For example, tropical cyclones combine wind, rainfall, and coastal processes, while drought conditions may be followed by high-intensity rainfall events that generate rapid runoff over degraded catchments.[23] Also, higher sea surface temperatures combined with increased atmospheric moisture can lead to more intense rainfall during tropical cyclones, while rising sea levels amplify coastal water levels during storm events.[24,16] These compound interactions are increasingly important under climate change and are reinforced by regional climate dynamics and highlight the need to consider climate drivers in an integrated manner, rather than as independent variables.

These physical hazards translate directly into climate-related fiscal and financial risks that fall on Pacific governments. Average annual losses from disasters amount to over 20% of GDP in Vanuatu and Tonga, and nearly 12% in Palau.[25] Climate change could cost the region between 2.9% and 12.7% of annual GDP by 2100.[26]

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[18] IPCC (2021). Climate Change 2021: The Physical Science Basis. Contribution of Working Group I to the Sixth Assessment Report. Cambridge University Press, Chapter 8.
[19] IPCC (2022). *Climate Change 2022*, Summary for Policymakers.
[20] IPCC (2021). Climate Change 2021: The Physical Science Basis. Contribution of Working Group I to the Sixth Assessment Report. Cambridge University Press, Chapter 1.
[21] Pacific Region Infrastructure Facility (PRIF). 2021. Guidance for Managing Sea Level Rise Infrastructure Risk in Pacific Island Countries. PRIF, Sydney/Manila.
[22] IPCC (2022). Climate Change 2022: Impacts, Adaptation and Vulnerability. Contribution of Working Group II to the Sixth Assessment Report. Cambridge University Press.
[23] IPCC (2022). Climate Change 2022: Impacts, Adaptation and Vulnerability, Chapter 15: Small Islands. Cambridge University Press.
[24] IPCC (2021). Climate Change 2021: The Physical Science Basis. Contribution of Working Group I to the Sixth Assessment Report. Cambridge University Press, Chapter 11.
25 UNESCAP (2019): https://www.unescap.org/sites/default/d8files/IDD-APDR-Subreport-Pacific-SIDS.pdf
26 ADB 2013. Economics of climate change in the Pacific

Historical Climate Change

As set out in recent IPCC Reports, there is no space for interpretation: "*changes in the environment are already and will continue to be the single greatest threat to the security and well-being of Pacific peop*le"[27] Sea surface temperatures (SST) have been rising steadily in the region over recent decades, contributing to sea-level rise, altering ocean currents and potentially altering storm tracks and leading to changes in marine ecosystems. Figure 3, Figure 4 and Figure 5 illustrate sea temperature hotspots and the trends recent in SST. 2024 was the hottest year on record. [28] Further, sea-level rise in the region over the last three decades has exceeded global averages – at around 3.94 mm/year compared with the 3.5 mm/year global average (Figure 5). [28]

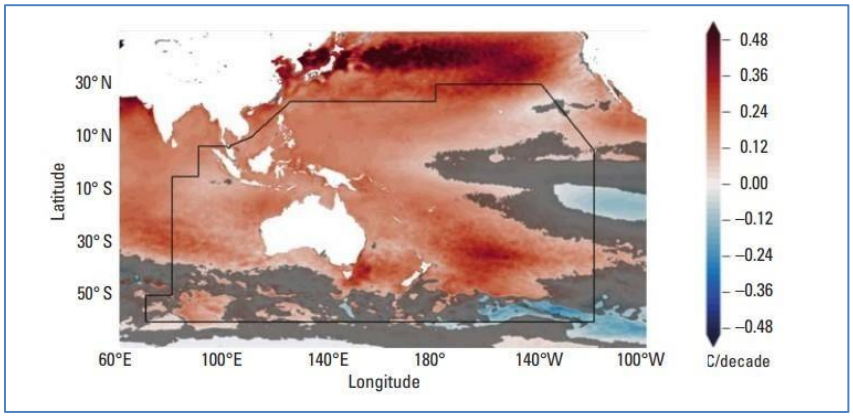


Figure 3: Map of regional SST trends over the period 1982–2024 (source: WMO, 2025)

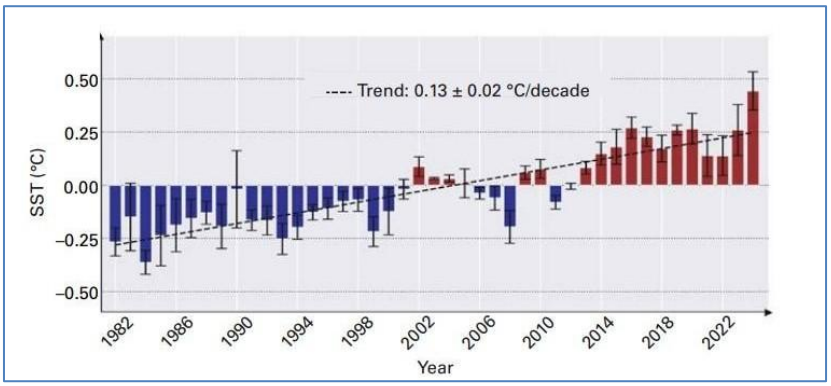


Figure 4: Area-mean ocean heat content averaged over the WMO South-West Pacific region relative to the 1960–2024 reference period. The dashed line indicates the linear trend over the period (source: WMO, 2025).

27 Fact Sheet: Small Islands (IPCC AR6 WGII 2024).
[28] WMO (2025). State of the Climate in the South-West Pacific – 2024.

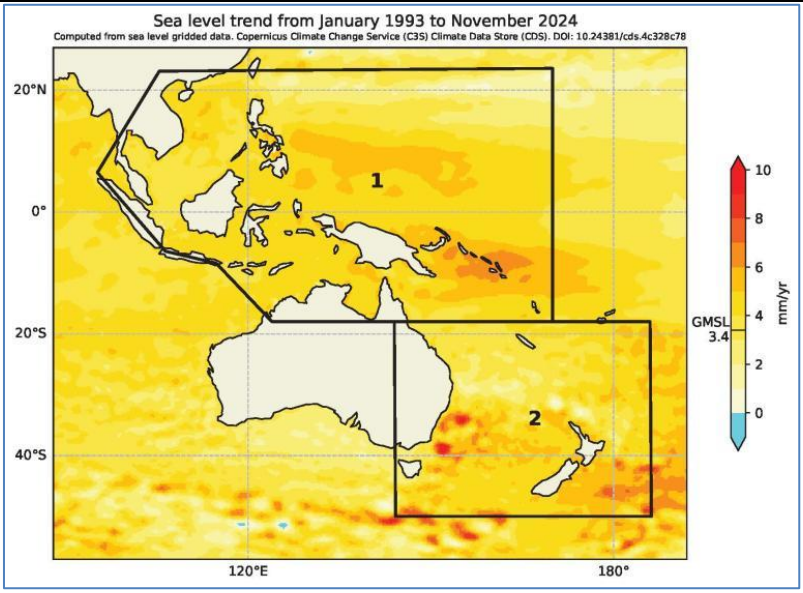


Figure 5: Annual mean sea-level trend (mm/year) in the western Pacific and Australia region, over recent decades (source: WMO, 2025)

Differentiated Exposure and Vulnerability

Exposure to these hazards is fundamentally shaped by geographic typology, which determines how hazards are generated, transmitted, and experienced. The three dominant island typologies in the Pacific are: atolls, volcanic uplifted islands and large, high islands. Atoll and low-lying island systems are particularly influenced by ocean processes, while high volcanic islands exhibit greater interaction between oceanic and topographic influences. Larger island systems display additional complexity due to their spatial diversity. The climate system changes also interact with social structures in differentiated ways: for example women in low-lying atolls face heightened risks when saltwater intrusion contaminates the household water sources; youth dependent on fisheries and small-scale agriculture are disproportionately affected when ocean warming and rainfall variability disrupt these practices; and persons with disabilities experience compounded exposure when extreme events damage transport and communication systems, limiting access to health and emergency services.

Figure 6 Illustrates how PICs fall across five typologies[29] that reflect differences in elevation, geomorphology, hydrology, and settlement patterns, and therefore define distinct exposure pathways across the region. The following analysis reduces the typologies into three, i.e.: Low-Lying Coral Atoll Systems; High Volcanic and Uplifted Island Systems, and; Large High-Island Systems. It is noted that many countries have islands of more than one typology – for example, Cook Islands has nine atolls or sand cays, five high islands and one mixed. Therefore, the typology supports the exposure and vulnerability discussion and guides the interventions but should also reflect the variability within countries and not be too deterministic.

[29] ADB RPACA internal working team



Figure 6: Island typology classifications in the Pacific

Low-Lying Coral Atoll Systems

Low-lying coral atoll systems - including Kiribati, Tuvalu, Republic of the Marshall Islands, and Naoero, as well as atoll areas of Federated States of Micronesia and Palau - represent the most physically constrained and uniformly exposed environments in the Pacific.

The hazard environment in these systems is dominated by the interaction of oceanic and atmospheric processes, including sea-level rise, coastal inundation, wave overtopping, and rainfall-induced flooding. Due to the extremely low elevation - often only a few meters above mean sea level - these hazards operate across the entire landmass rather than being confined to specific zones. Regional studies highlight that even modest increases in sea level or rainfall intensity can result in widespread inundation due to limited drainage capacity and high groundwater tables.[30]

Exposure in atoll systems is effectively system-wide, encompassing populations, ecosystems, economic activities, and infrastructure. Human exposure is elevated due to the concentration of settlements in narrow coastal zones, combined with limited access to safe areas during hazard events. Livelihoods, particularly those dependent on fisheries and small-scale agriculture, are highly sensitive to environmental changes driven by heat, salinity, and water availability.

Kiribati, the Marshall Islands, and Tuvalu face extreme infrastructure exposure due to their coastal concentration. In all three countries, nearly all built infrastructure lies within 500 meters of the coast - 97% in Kiribati, 98% in the Marshall Islands, and 99% in Tuvalu - with around two-thirds located within just 100 meters[31]. This spatial concentration makes a significant share of critical infrastructure highly vulnerable to sea-level rise, coastal erosion, and storm impacts.

Environmental exposure is acute, with freshwater lenses, soils, and coastal ecosystems highly sensitive to both gradual and episodic changes. Salinization, erosion, and ecosystem degradation can occur rapidly under compound hazard conditions, with limited natural buffering capacity.

[30] Regional Climate Consortium for Asia and the Pacific (2021). Climate Change in the Pacific: Scientific Assessment and New Research. World Bank (2023). Climate Change Knowledge Portal (CCKP): Pacific Island Country Profiles and Climate Data. Washington, DC.
[31] Kumar, L., Taylor, S. (2015). Exposure of coastal built assets in the South Pacific to climate risks. *Nature Climate Change* **5**, 992–996. https://doi.org/10.1038/nclimate2702

Infrastructure exposure is particularly critical. Transport systems - including roads, causeways, and airstrips - are typically located at low elevation and are highly susceptible to inundation and erosion. Water supply systems, often dependent on rainwater harvesting and shallow groundwater, are vulnerable to both contamination and depletion. Energy systems face exposure to both flooding and heat-related demand increases, while sanitation systems are at risk of failure under inundation conditions.[32] Given the lack of spatial flexibility, exposure cannot easily be reduced through relocation, resulting in high and persistent system-wide vulnerability.

In these settings, women and girls face heightened health risks when saltwater intrusion contaminates household water sources; youth reliant on small-scale agriculture and fisheries are disproportionately affected by salinity and heat stress; and persons with disabilities experience acute isolation when inundation damages transport links and sanitation systems.

High Volcanic and Uplifted Island Systems

High volcanic and uplifted island systems - such as Fiji, Samoa, Tonga, Vanuatu, Solomon Islands, Cook Islands, and Niue - are characterized by more complex terrain and spatial variability in hazard processes.

Hazards in these systems are shaped by the interaction of topography and climate drivers. Orographic rainfall produces high-intensity precipitation in upland areas, generating rapid runoff through steep catchments and increasing the likelihood of flash flooding and landslides. Coastal zones remain exposed to cyclones, storm surge, and coastal erosion, while inland areas experience hazards related to riverine flooding, slope instability, and heat stress. Regional analyses indicate that increasing rainfall intensity and temperature are already affecting both catchment dynamics and coastal processes across these systems.[30]

Exposure is spatially differentiated but highly concentrated in coastal zones, where most population and infrastructure are located. Urban areas are particularly exposed due to high population density, built environment characteristics, and limited drainage capacity. Informal settlements are often located in hazard-prone areas, increasing vulnerability to flooding and heat.

Environmental exposure includes impacts on catchment systems, soils, and vegetation, with increasing temperatures and changing rainfall patterns affecting water availability and ecosystem stability. These changes have implications for agriculture, fisheries, and broader ecosystem services.

Infrastructure exposure reflects both geographic concentration and network characteristics. Transport infrastructure - particularly coastal roads and bridges - is highly exposed to flooding, erosion, and thermal stress. Water supply systems, often dependent on surface water sources, are vulnerable to both flooding and drought-related variability. Energy systems face increasing demand due to heat, while also being exposed to physical damage from extreme events.[33] The interaction of multiple hazards can lead to cascading impacts across infrastructure systems, particularly where redundancy is limited.

In high volcanic and uplifted island systems, informal urban settlements often house youth and low-income families in flood-prone areas, exposing them to repeated losses; women in peri-urban zones carry increased care burdens when water and energy systems fail; and persons with disabilities face mobility barriers when landslides or flash floods disrupt transport and emergency access.

Large High-Island Systems

Large high-island systems, particularly Papua New Guinea and parts of Solomon Islands, exhibit the greatest complexity in hazard processes and exposure pathways.

Hazards in these systems operate across multiple spatial scales, from localized flash flooding and landslides to large-scale riverine flooding across extensive catchments. Climatic variability, including changes in rainfall patterns and temperature, interacts with large and diverse landscapes to produce heterogeneous hazard conditions. Regional assessments indicate increasing variability in rainfall and temperature, contributing to more frequent and severe hazard events across these systems.[30]

Exposure extends across populations, ecosystems, and economic systems. Coastal and urban populations are exposed to flooding, heat, and coastal hazards, while inland populations may experience drought, landslides, and temperature variability. Economic exposure includes impacts on agriculture, critical

[32] Pacific Region Infrastructure Facility (2021). Climate Resilient Infrastructure in the Pacific: Guidance for Practitioners.
Asian Development Bank (2020). Pacific Urban Development and Infrastructure Resilience Assessment. Manila.
[33] Asian Development Bank (2021). Climate Risk and Adaptation in the Pacific: Infrastructure Sector Assessments. Manila.

infrastructure, forestry, and resource-based industries, which are sensitive to both climate variability and extreme events.

Environmental exposure includes impacts on large river systems, forests, and ecosystems, with changes in temperature and rainfall affecting hydrological processes and ecosystem function. These changes can have significant implications for biodiversity and ecosystem services.

Infrastructure exposure is shaped by scale and interdependence. Transport networks extend across large geographic areas and are critical for connectivity, making them highly sensitive to disruption. Flooding, landslides, and heat can damage roads, bridges, and airstrips, isolate communities and affect access to services. Water and energy systems are similarly exposed, with impacts potentially propagating across regions due to network interconnections.[34] The scale of these systems increases the likelihood of cascading failures, where disruption in one sector affects multiple others.

In these larger systems, transport and energy disruptions isolate rural communities, with youth losing access to schools and markets; older persons and those living with disabilities face compounded risks when health and communication services are cut off; and women in resource-dependent households bear expanded responsibilities for food security and caregiving during prolonged outages.

The Critical Role of Infrastructure

Infrastructure in the region faces significant exposure to climate risks, as the majority of populations and urban centres are concentrated along coastlines. Infrastructure is the single most frequently prioritized adaptation activity in the region's Nationally Determined Contributions (NDCs) and National Adaptation Plans (NAPs), reflecting its criticality and its exposure.[35] A 2015 study found that across 12 Pacific Island Countries, 57% of assessed built infrastructure is located within 500 meters of the coastline, representing an estimated replacement value of US$21.9 billion[36]. In eight of these countries, at least half of all infrastructure falls within this highly exposed coastal zone, with Kiribati, the Marshall Islands, and Tuvalu exceeding 95%. Already, this concentration of assets in vulnerable coastal areas implies significant adaptation costs, placing considerable financial strain on countries that already face limited fiscal capacity and heightened climate risks. Yet, with climate change and projected sea level rise, a larger proportion of the built infrastructure assets will be in closer proximity to the coast, further increasing their risk to coastal hazards[37]. As a result, vulnerability assessments alongside factors like elevation are critical for informing the design of effective adaptation measures. However, in the South Pacific, the development of such assessments has been constrained by limited availability of comprehensive and high-resolution data

The importance of infrastructure in the Pacific goes far beyond its value as standalone assets. On the one hand, infrastructure failures undermine systemic climate resilience, they magnify cascade effects and they impact disproportionately the more vulnerable. On the other hand, resilient infrastructure can strengthen critical service delivery, reduce structural dependencies, enable smart targeting of the more vulnerable and marginal, and provide a platform for broader systems change. This applies to all island typologies

On the Low-Lying Coral Atolls, transport systems - including roads, causeways, and air strips - are typically located at low elevation and are highly susceptible to inundation and erosion. Water supply systems, often dependent on rainwater harvesting and shallow groundwater, are vulnerable to both contamination and depletion. Energy systems face exposure to both flooding and heat-related demand increases, while sanitation systems are at risk of failure under inundation conditions.[38] Given the lack of spatial flexibility, exposure cannot easily be reduced through relocation, resulting in high and persistent system-wide vulnerability.

On the High Volcanic and Uplifted Islands, infrastructure exposure reflects both geographic concentration and network characteristics. Transport infrastructure - particularly coastal roads and bridges - is highly exposed to flooding, erosion, and thermal stress. Water supply systems, often dependent on surface water sources, are vulnerable to both flooding and drought-related variability. Energy systems face increasing

[34] World Bank (2020). Enhancing the Climate Resilience of Infrastructure in the Pacific. Washington, DC.
[35] ADB (2026). Promoting Fiscal Resilience to Scale Adaptation Investment in the Pacific: A Review of Public Financial Management Systems. Forthcoming.
[36] Kumar, L., Taylor, S. (2015)
[37] World Bank (2000). World Bank *Cities, Seas and Storms: Managing Change in Pacific Island Economies. Vol. IV: Adapting to Climate Change*.
[38] Pacific Region Infrastructure Facility (2021). Climate Resilient Infrastructure in the Pacific: Guidance for Practitioners.
Asian Development Bank (2020). Pacific Urban Development and Infrastructure Resilience Assessment. Manila.

demand due to heat, while also being exposed to physical damage from extreme events.[39] The interaction of multiple hazards can lead to cascading impacts across infrastructure systems, particularly where redundancy is limited. Compound events - such as the co-occurrence of storm surge, extreme rainfall, and high winds - can trigger simultaneous failures across energy, transport, and water systems, amplifying overall disruption (e.g., IPCC AR 6; UNDRR, 2022). These cascading failures are especially severe in SIDS resource-constrained systems, where critical infrastructure is tightly interconnected and lacks backup capacity, increasing the risk of prolonged service outages and systemic breakdown.

On the Large High-Island Systems, infrastructure exposure is shaped by scale and interdependence. Transport networks extend across large geographic areas and are critical for connectivity, making them highly sensitive to disruption. Flooding, landslides, and heat can damage roads, bridges, and airstrips, isolating communities and affecting access to services. Water and energy systems are similarly exposed, with impacts potentially propagating across regions due to network interconnections.[40] The scale of these systems increases the likelihood of cascading failures, where disruption in one sector affects multiple others.

Observed Impacts of Coastal Hazards

PICs are already experiencing significant and increasing adverse impacts from coastal climate hazards, including tropical cyclones, storm surge, coastal inundation, erosion, and saline intrusion. These impacts occur in the context of high baseline exposure, where infrastructure, populations, and economic activity are heavily concentrated in low-lying coastal zones. Table 2 provides quantitative evidence of the extent to which coastal hazards are already generating loss and damage across the region.

Table 2: Observed Impacts of Coastal Hazards in Pacific Island Countries

Evidence category	Quantitative evidence (PICs)	RPACA climate rationale
Exposure of built infrastructure	~57% of built infrastructure across 12 PICs within 500 m of coastline; ~US$21.9 billion replacement value[41]	High structural exposure means coastal hazards directly translate into infrastructure damage
Recent disaster losses (2020–2024)	~US$4.3 billion total losses; cyclones ~55% of impacts[42]	Confirms increasing loss trends and cyclone dominance
Population and housing impacts	~1.7 million people affected; ~76,000 houses damaged/destroyed (2020–2024)[42]	Demonstrates large-scale impacts on communities
Cyclone frequency and impacts	~42 cyclones in ~5 years affecting ~1 million people; ~US$2 billion losses[42]	Highlights high recurrence of damaging coastal hazards
Long-term disaster impacts	~9.2 million people affected, ~9,800 deaths, ~US$3.2 billion damage since 1950[43]	Confirms cumulative vulnerability
Macroeconomic shock events	Cyclone Winston (Fiji): ~US$1.38bn (~31% GDP), ~62% population affected[44]	Demonstrates economy-wide disruption
Other major cyclone impacts	Cyclone Pam (Vanuatu): >60% GDP damage; Cyclone Gita (Tonga): ~38% GDP[43]	Recurrent macro-critical shocks
Fiscal and growth impacts	Disasters reduce GDP growth and strain fiscal buffers[45]	Demonstrates long-term economic impacts
Infrastructure disruption	Repeated damage to transport, energy, water systems[46]	Direct linkage to RPACA sectors
Ecosystem degradation	Increasing loss and damage linked to stronger storms and sea-level rise[47]	Ecosystem decline amplifies vulnerability

[39] Asian Development Bank (2021). Climate Risk and Adaptation in the Pacific: Infrastructure Sector Assessments. Manila.
[40] World Bank (2020). Enhancing the Climate Resilience of Infrastructure in the Pacific. Washington, DC.
[41] Kumar & Taylor 2015 coastal infrastructure exposure Pacific Kumar, L., & Taylor, S. (2015). *Exposure of coastal built assets in the South Pacific to climate risks*. Nature Climate Change, 5, 992–996.
[42] Pacific Community Pacific Community (SPC). (2025). *Hazardous Events and Their Impacts in the Pacific (2020–2025)*.
[43] Global Facility for Disaster Reduction and Recovery GFDRR / World Bank. (2014). *Pacific Catastrophe Risk Assessment and Financing Initiative (PCRAFI): Catastrophe Risk Assessment Methodology*.
[44] World Bank Government of Fiji & World Bank. (2016). *Fiji Post-Disaster Needs Assessment: Tropical Cyclone Winston*.
[45] International Monetary Fund International Monetary Fund. (2026). *Climate Finance and Adaptation Needs in Pacific Island Countries*.
[46] World Bank World Bank. (2026). *Pacific Climate Resilient Transport Program*.
[47] United Nations Office for Disaster Risk Reduction UNDRR. (2025). *Addressing Loss and Damage in the Pacific*.

The evidence in the Pacific region demonstrates a clear and escalating climate impact pathway, where high exposure and increasing hazard intensity result in systemic losses across infrastructure systems, economies, and communities. Impacts within a recent five-year period alone total approximately US$4.3 billion, with cyclones as the dominant driver.[42] Individual events generate severe macroeconomic shocks, with damages exceeding 30–60% of GDP in some cases.[43,44]

Without intervention, projected increases in cyclone intensity, sea-level rise, and compound coastal hazards will significantly amplify these impacts. This establishes a strong climate rationale for RPACA, which seeks to reduce vulnerability and enhance resilience through programmatic investment in climate-resilient infrastructure and coastal adaptation.

Socio-Economic Systems: Impacts and Vulnerability

Across PICs, vulnerability is in part a function of the physical geography (the geographic island typology shapes the interactions between hazard exposure, system sensitivity, and adaptive capacity) and in part of the human geography (i.e. different patterns of settlement, infrastructure configuration, economic structure, and institutional capacity, some of which are in part defined by the geographical type). Vulnerability is not socially or economically neutral, with women and girls, persons with disabilities, people of diverse sexual orientation and gender identity, elderly populations, poor and female-headed households, and communities in remote or under-serviced areas facing intersecting vulnerabilities and compounded risks. Socio-economic constraints such as geographic isolation, dependence on climate-sensitive sectors, and limited fiscal capacity to finance adaptation further magnify these risks. Urban informal settlements and outer-island communities face particularly acute exposure due to inadequate infrastructure, limited-service coverage, and constrained access to early warning systems.

Annex 8 assesses the relationship between climate vulnerability and sexual orientation, gender identity and expression, and sex characteristics (SOGIESC). Despite many advances and best practices, SOGIESC communities continue to face exclusion driven by laws, policies, stigma, and discriminatory attitudes. In several PICs, laws criminalizing same-sex intimacy remain. Social biases and negative attitudes further limit access to services, justice, and safe spaces. These barriers also restrict access to climate-relevant services such as shelters, WASH facilities, and health care, particularly in rural and outer-island settings.

Annex 2 assesses vulnerability and differentiated vulnerability of specific socio-economic sectors in which infrastructure plays a key role, i.e.: urban development, water supply and sanitation, transport and connectivity, energy, coastal protection/management, agriculture and the water-food-energy nexus and disaster risk management systems. The impact pathways and vulnerabilities of these systems for each of the three geographical island types are summarized in Table 3. And below, Figure 7 summarises the impact pathways, showing how climate hazards and climate change lead to complex negative impacts across key sectors, systems and spatial scales, thus creating complex and evolving impact pathways for the region. Finally, it is further noted that vulnerability is evolving under changing climate conditions – for example, population groups and economic activities that previously were not vulnerable, may become so as the sea rises and as rainfall patterns change.

Vulnerability increases under both SSP 2-4.5 and SSP5-8.5 scenarios, with the higher-emissions pathways leading to more severe, widespread, and potentially transformative impacts. Infrastructure systems play a central role in shaping vulnerability, both as exposed assets and as critical enablers of resilience, with their performance determining the extent to which climate hazards translate into impacts across sectors. on all island types.

Table 3: Climate Vulnerability in Pacific Island Countries: Interaction of Island Typology, Hazard Exposure, and Socio-Economic Systems

Socio-economic system	**Hazard-system interaction pathways**	**Island typology**		
		Low-Lying Coral Atolls	**High Volcanic and Uplifted Islands**	**Large High-Island Systems**
Urban development systems	Extreme rainfall events generate rapid runoff and	Development is highly constrained by limited	Vulnerability is shaped by coastal concentration and	Vulnerability is shaped by scale, inequality, and infrastructure gaps.

	flooding. Tropical cyclones introduce compound hazards, including high winds, intense rainfall, and coastal flooding. Extreme heat is an emerging hazard in dense areas. Drought affects water supply. Sea-level rise increases the frequency of coastal flooding and undermines drainage.	land in narrow coastal zones. Infrastructure systems are highly exposed and constrained, whilst facing increasing demands (in part due to climate change).[48] Lack of redundancy mean failures have system-wide consequences.	multi-hazard exposure. Infrastructure systems are critical but vulnerable. Impacts on water and energy systems cascade across sectors.[48] Infrastructure operates close to capacity, reducing resilience.	Infrastructure interdependence is also a key factor in vulnerability. Transport disruptions can isolate urban areas and limit access to services, while failures in energy and water systems affect multiple sectors.[49]
Water supply and sanitation systems	Drought reduces availability and increases demand. Extreme rainfall and flooding damage infrastructure and contaminate sources. Sea-level rise causes saline intrusion into groundwater. Heat increases demand and evaporation. Sanitation systems fail under flooding or water scarcity, heightening disease risk.	Near-total dependence on rainwater and shallow groundwater creates extreme sensitivity to drought and saline intrusion. Flooding contaminates water sources; limited storage and energy constraints compound risk. System-wide failures are likely.	More diverse sources (surface water, groundwater, rainwater) but exposed to both drought and flooding. Catchment degradation and urban demand amplify vulnerability. Sanitation systems stressed by floods and water shortages.	Abundant resources at scale but uneven access and limited coverage. Flooding degrades water quality; drought affects rain-fed systems. Infrastructure gaps and interdependence increase risk of widespread service disruption.
Transport and connectivity	Heavy rainfall and flooding cause erosion, washouts, and bridge failure. Cyclones damage roads, ports, and airports via wind, flooding, and surge. Sea-level rise causes chronic inundation and asset degradation. Heat accelerates material fatigue; landslides disrupt inland corridors.	Highly constrained networks at very low elevations. Roads, causeways, airstrips, and ports exposed to overtopping and erosion. Lack of redundancy creates single-point-of-failure risks with national-scale impacts.	Extensive but coastal- and corridor-focused networks exposed to flooding, surge, and landslides. Bridges often undersized. Urban congestion and limited redundancy create cascading economic and service disruptions.	Dependence on a small number of critical corridors across large areas. Flooding and landslides can isolate regions. Limited alternatives and maintenance constraints increase duration and scale of disruption.
Energy	Cyclones damage generation, transmission, and distribution. Flooding affects substations and access for repairs. Sea-level rise increases chronic flooding and corrosion. Heat raises demand	Small, diesel-dependent systems with growing solar exposure. Coastal sitting and limited redundancy create high outage risk. Heat-driven demand increases stress; failures cascade to water,	Mixed generation (diesel, hydro, renewables) exposed to rainfall variability, flooding, landslides, and cyclones. Rising urban demand and infrastructure concentration increase cascading risk.	Limited coverage and uneven access. Hydropower sensitivity to rainfall and corridor-dependent transmission amplify vulnerability. Disruptions affect large areas and multiple sectors simultaneously.

[48] World Bank (2020). *Enhancing the Climate Resilience of Infrastructure in the Pacific*.

[49] World Bank (2019). *Lifelines: The Resilient Infrastructure Opportunity*.

	while reducing efficiency. Drought reduces hydropower output.	health, and communications.		
Across all island types, sustainable energy is a potential foundation for systemic climate resilience. Degraded energy systems undermine critical service delivery and contribute to increased structural dependencies. Enhanced energy systems enable smart targeting of the more vulnerable and marginal, and provide a platform for broad systems change				
Coastal management	Sea-level rise increases flood frequency and shoreline retreat. Wave overtopping and storm surge cause inundation and erosion. Changes in sediment dynamics alter shorelines. Saline intrusion degrades soils and groundwater. Ecosystem degradation reduces buffering capacity.	Systemic and existential risk. Entire land areas exposed to wave-driven flooding and erosion. Infrastructure, water lenses, and ecosystems highly sensitive; failures occur at island scale with few adaptation buffers.	Impacts spatially concentrated but economically critical. Urban drainage affected by backflow; ports, coastal roads, and cities exposed. Development and ecosystem degradation increase erosion and flood risk.	Diverse coastal types including deltas and plains. River–coastal interaction creates compound flooding. Ports and corridors are critical vulnerabilities; ecosystem degradation amplifies impacts across regions.
Agriculture and the water-food-energy nexus	Drought reduces soil moisture and yields. Extreme rainfall causes erosion, flooding, and crop damage. Heat stresses crops, livestock, and labour. Sea-level rise causes soil and groundwater salinity. Cyclones cause compound crop and soil losses.	Highly constrained production with poor soils and freshwater limits. Salinity and drought sharply limit yields. Strong dependence on water and energy systems; climate shocks rapidly undermine food security.	More diverse production systems but exposed to rainfall variability, erosion, and salinity in coastal areas. Transport and energy disruptions affect value chains and post-harvest losses.	Subsistence-dominated systems highly sensitive to climate variability. Linkages to transport, water, and energy are critical; infrastructure gaps amplify food insecurity and livelihood impacts.
Disaster risk management	DRM systems are exposed to the same hazards they manage. Cyclones, floods, landslides, drought, heat, and sea-level rise disrupt transport, energy, water, and communications needed for response. Increasing compound and overlapping events strain capacity.	National-scale exposure with few safe zones. Coastal flooding, drought, and heat frequently co-occur. Lifeline infrastructure (ports, airstrips, water, power) highly exposed; external assistance often required.	Multi-hazard landscapes require simultaneous response across coastal, riverine, and upland zones. Critical governance and logistics hubs are themselves exposed; infrastructure resilience determines response effectiveness.	Large, dispersed emergencies exceed capacity despite partial unaffected areas. Limited networks and pre-existing service gaps mean hazards both create needs and disable response mechanisms. Cascading failures across sectors are likely.

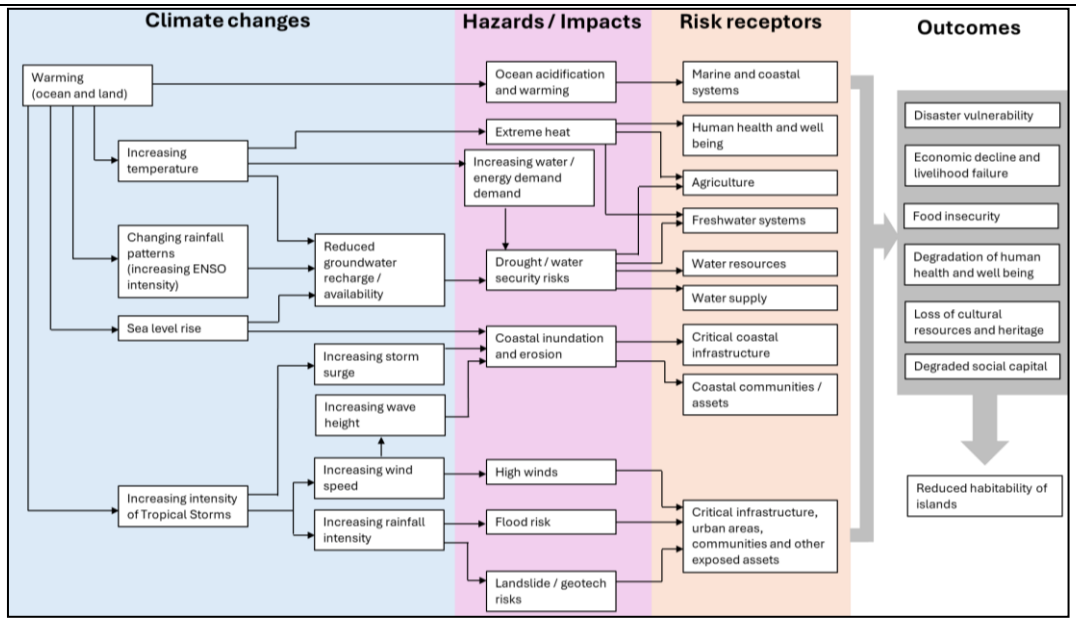


Figure 7: Typical impact/vulnerability pathways in the Pacific illustrating climate drivers and risk receptors (not illustrating cross-sectoral and compounding risks)

Cross sector, compounding and critical risks

Across the Pacific, multiple climate drivers produce multiple hazards simultaneously. Then, these diverse climate hazards interact - across land, ocean, and atmosphere – and compound before converging on a system or a sector. Then, impacts on several systems can cascade. And finally, negative feedback loops can lock in or magnify vulnerability, for example as recovery costs, ecosystem degradation, and reduced investment further increase exposure and sensitivity.

A typical compound event scenario involves a tropical cyclone generating wind damage, heavy rainfall, flooding, and storm surge. Coastal infrastructure may be damaged by surge and wave action, while inland areas experience flooding and landslides. At the same time, energy and communications systems may fail, reducing the ability to coordinate response.[50] Such events significantly increase the likelihood of system failure by placing multiple, overlapping demands on infrastructure and institutional capacity. When transport, energy, or water systems fail, the social impacts are uneven: women often face increased care burdens when health and sanitation systems are disrupted; youth and informal workers lose income opportunities when supply chains stall; and persons with disabilities are disproportionately affected when mobility and communication networks break down.

Another common pathway begins with transport system disruption. Flooding, landslides, or coastal damage to roads, bridges, ports, or airports can isolate communities and disrupt supply chains. This immediately affects the delivery of fuel, food, water treatment chemicals, and medical supplies, while also limiting access for emergency response and repair crews.[51] As a result, impacts extend rapidly into water supply, energy, health services, and economic activity. Energy system failure, water system failure, and coastal system degradation can trigger similar damage followed by secondary, tertiary, and interacting negative impacts. Further, as these pathways are rarely linear, they often involve feedback loops, where failures in one system exacerbate stress in others. For example, transport disruption delays repair of energy systems, prolonging outages, which in turn affect water supply and health services.

A major consequence of this is that important societal outcomes (e.g. reduced habitability, e.g. persistent vulnerability) emerge over time, not from single events.

The RPACA Response

The Regional Program for Adaptation and Climate Action (RPACA) is a multi-country, multi-sector initiative designed to strengthen resilience across Pacific Island Countries (PICs). It responds to the region's urgent need for adaptation measures that are inclusive, practical, and sustainable. Initially, the proposed programme

[50] Asian Development Bank (2021). *Climate Risk and Adaptation in the Pacific*.
[51] World Bank (2020). *Enhancing the Climate Resilience of Infrastructure in the Pacific*.

is financed by the Green Climate Fund (GCF), the Asian Development Bank (ADB), the Pacific Community (SPC) and the Secretariat of the Pacific Regional Environment Programme (SPREP).

RPACA was initiated and developed by Pacific Leaders. It was developed through a consultative process originating in 2023. It is designed to be strongly aligned to the Framework for Resilient Development in the Pacific (FRDP) and the 2050 Strategy for the Blue Pacific Continent. It also responds to global commitments including the Paris Agreement under the UNFCCC, the Sendai Framework for Disaster Risk Reduction, and the Sustainable Development Goals (SDGs) embedding gender equality and social inclusion as cross-cutting obligations rather than optional co-benefits.

RPACA has been deliberately designed to complement, scale and institutionalize existing regional and national initiatives rather than duplicate them. The programme addresses a recognized implementation gap in the Pacific: while substantial investments have been made in climate science, disaster risk information, adaptation planning and climate readiness, comparatively less attention has been given to systematically translating these assets into investment-ready pipelines, climate-responsive public financial management systems, and large-scale adaptation investments.

At the regional level, RPACA builds upon the Pacific's established institutional architecture. It utilizes climate science, hazard information and technical services developed by SPC, SPREP and programmes such as PCRAFI as foundational inputs rather than recreating climate information systems. Existing hazard datasets, exposure models and climate services are converted into practical decision-support tools for Ministries of Finance, sector agencies and infrastructure planners, enabling climate risks to be incorporated into fiscal planning, public investment management and infrastructure prioritization. RPACA therefore represents the "last-mile" application of existing regional knowledge to investment and fiscal decision-making.

Within the public financial management (PFM) space, RPACA complements ongoing World Bank, IMF/PFTAC and bilateral reform programmes. Existing initiatives have focused primarily on diagnostic assessments (including PEFA, Climate-PIMA, fiscal risk analysis and macro-fiscal advisory support) and strengthening core PFM systems. RPACA does not repeat these assessments. Instead, it operationalizes their findings by embedding climate fiscal risk analytics, medium-term fiscal framework tools, climate-informed budgeting processes and investment prioritization methodologies into routine government systems. Activities are explicitly timed to align with each country's existing PFM reform cycle and build upon, rather than replace, ongoing reforms.

RPACA similarly complements National Adaptation Plans (NAPs), Joint National Action Plans (JNAPs), Nationally Determined Contributions (NDCs) and other national adaptation strategies. These frameworks identify national priorities and adaptation objectives, but many countries continue to face constraints in translating strategic priorities into prioritized, costed, finance-ready investment programmes. RPACA provides the missing implementation bridge by supporting system-scale climate risk assessments, project prioritization, preparation of investment pipelines, and mobilization of climate finance for implementation.

The programme is also designed to complement GCF Readiness, Pacific Climate Finance Access and Mobilization Strategy (CFAMS) and bilateral adaptation programmes. Readiness projects have successfully developed institutional capacity, planning frameworks and climate finance capabilities, but many have been time-bound and project-specific. RPACA institutionalizes these gains by embedding climate risk management, fiscal resilience tools and investment planning processes within permanent government systems and by establishing a regional community of practice that enables peer learning, knowledge exchange and continuous improvement beyond individual projects.

Importantly, RPACA differentiates itself through its programmatic regional investment model. Existing initiatives generally focus on individual countries, individual sectors or discrete technical assistance activities. RPACA integrates climate science, fiscal resilience, investment planning and infrastructure delivery across fourteen Pacific Island Countries within a single programmatic framework. This allows countries to share methodologies, standardise approaches, reduce transaction costs, jointly develop investment pipelines, and demonstrate scalable adaptation solutions that can be replicated across the region while remaining fully aligned with national priorities and existing regional institutions. Section 7.6 of Annex 2 (Feasibility study) provides information on how RPACA initiatives complement existing regional and national programmes.

Accordingly, RPACA functions as an integrating platform that links existing regional knowledge, national planning processes, PFM reforms and climate finance mechanisms into a coherent system capable of delivering transformational adaptation at scale. Rather than establishing parallel institutions or duplicate

activities, the programme accelerates the transition from climate planning and diagnostics to sustained implementation, investment and long-term institutional change.

B.2 (a). Theory of change narrative and diagram (max. 1500 words, approximately 3 pages plus diagram)

RPACA – The Four Mutually Reinforcing Components

RPACA is operationalized through the strategic integration of four Components (see Figure 8). Component 1 establishes the enabling environment- notably strengthening public financial management, embedding climate risk analytics into planning systems, and developing a pipeline of bankable, risk-informed investments supported by innovative financial instruments. Components 2, 3 and 4 implement investment projects, and will initiate the translation of the pipeline into climate-resilient infrastructure and development projects across key sectors, ensuring that all investments are derived from, and consistent with, risk-informed frameworks, adaptation criteria and financing structures developed upstream. This linkage works to ensure that infrastructure investments are not standalone assets but part of a continuously evolving system in which risk information, fiscal decision-making, and investment delivery are mutually reinforcing.

This Funding Proposal relates to ADB RPACA and Components 1 and 2 only. The ADB RPACA initiative, under Components 1 and 2, is designed to achieve many sustainable impacts on advancing climate resilience across the Pacific. When approved, the strategic sequential roll-out of the two sister RPACA programs will leverage further resilience benefits due to the complementary and synergistic nature of the interactions across all Components.[52]

The Secretariat of the Pacific Regional Environment Programme (SPREP) is responsible for driving Component 4[53]. SPREP's advantage in the Pacific stems from its in-depth regional expertise and extensive network of partnerships. SPREP's deep understanding of local environmental issues, combined with its established relationships with regional and international organizations, enhances its ability to design and implement effective interventions. Its technical expertise in areas such as waste management and pollution control, climate change adaptation, and biodiversity conservation further strengthens its capacity to deliver innovative solutions in key areas. Under Component 4[54], SPREP aims to focus on addressing pollution and waste management challenges and knowledge sharing, communication and coordination.

[52] Note: approval of this document does not imply GCF commitment to either Components 3 and 4, nor to the contents of Components 3 and 4 should they be approved

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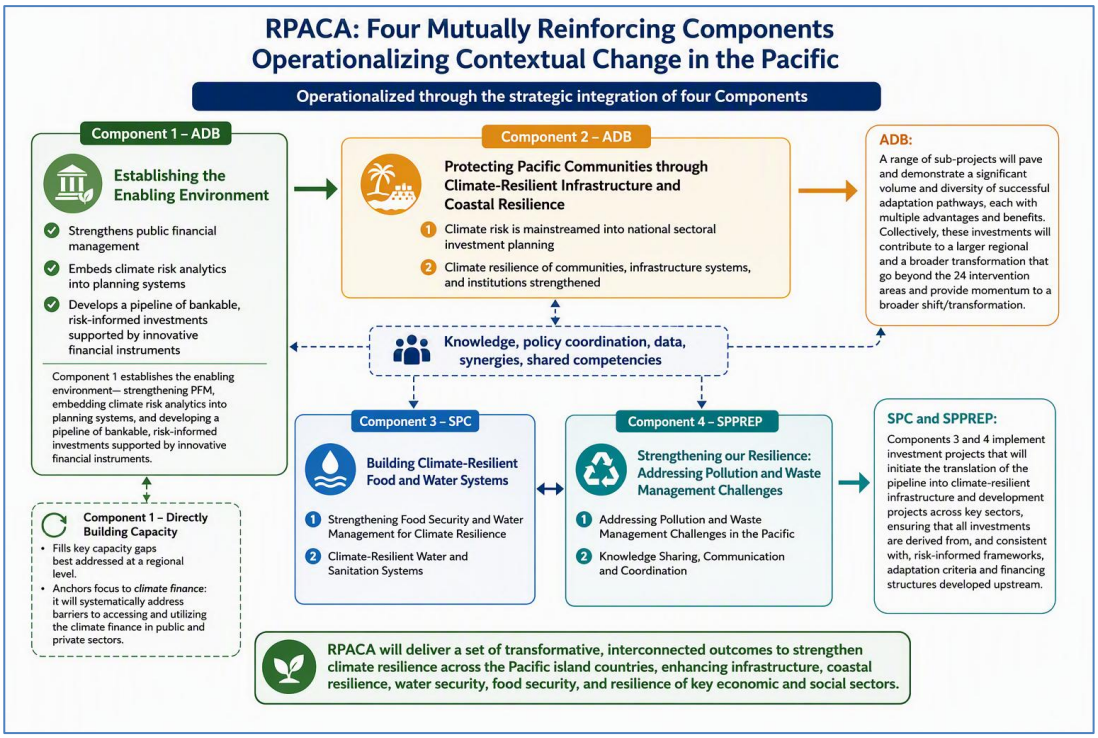


Figure 8: How RPACA's initial four components are to operationalize contextual change in the Pacific

As seen in Figure 8, the 4 components work together to ensure:

- Each partner can optimally contribute whilst working to its strengths;
- All countries and more sectors can be covered;
- The complementary comparative advantages of the accredited entities (financial dynamism, optimal business modalities, political leveraging, strong science-based and community-led approaches) ensure gaps are filled and few opportunities missed.

This has been achieved since the start of the process to develop RPACA and will continue through the start-up of RPACA ADB to the end of RPACA support. Operationally, the three regional partners and member governments achieves this by:

- Regular sharing of lessons learnt knowledge;
- Cross-interacting on policy and technical advice;
- Regular steering initiatives involving all partners;
- Sharing out responsibilities to the most competent partner;
- Etc.

Components 1 and 2 provide the foundational enabling environment and investment platform upon which the SPC- and SPREP-led components can build, creating a coherent and sequential programme rather than four stand-alone initiatives. Component 1 strengthens the underlying systems in the Pacific SIDS that are required for sustained adaptation investment by enhancing climate-responsive public financial management, climate risk analytics, adaptation planning, and innovative climate finance mechanisms. These upstream reforms directly support the implementation of planned SPC Component 3 and SPREP Component 4 by ensuring that investments in food systems, water security, public health, pollution management, and waste management are identified through common risk assessment methodologies, prioritized within national planning and budgeting systems, and developed as finance-ready investments.

In parallel, Component 2 delivers climate-resilient infrastructure and coastal resilience investments that will complement SPC's planned sectoral investments in resilient agriculture, water, sanitation and public health, while creating opportunities for integrated adaptation solutions across the same countries and communities. As the SPC and SPREP programmes are rolled out approximately 12–18 months after the ADB programme, they will leverage the institutional capacity, investment pipelines, financing mechanisms

and implementation experience established under Components 1 and 2, allowing RPACA to progressively expand its sectoral reach, geographic coverage and transformational impact across the Pacific.

The collaboration between ADB's Components 1 and 2 and future SPC/SPREP Component 3 and 4 would be operationalized through shared planning, coordinated implementation, joint governance (Regional Steering Committee), and SPREP's integrated learning system that maximises programme-wide outcomes while avoiding duplication. ADB will generate implementation-driven knowledge from Components 1 and 2, including lessons on climate-responsive public financial management, innovative adaptation finance instruments, resilient infrastructure design, and coastal resilience approaches. These technical products will be systematically transferred to SPREP under Component 4 through formal knowledge-sharing arrangements, where they will be synthesized, integrated with lessons from SPC's food, water and health interventions. These lessons will be disseminated regionally through the SPREP Pacific Climate Change Centre and other select established regional platforms coordinated by SPC and SPREP (e.g., Pacific Climate Change Roundtable, Pacific Resilience Partnership).

At the same time, SPC's technical expertise, sectoral data, and scientific knowledge will strengthen the design and implementation of ADB-supported investment pipelines, while SPREP's regional coordination, communication and climate change policy outreach will facilitate the uptake and replication of successful approaches across Pacific Island Countries. The joint steering arrangements (see section B.4), harmonised results frameworks, regular technical exchanges, coordinated country and NDA engagement, and adaptive management processes ensure that evidence generated through implementation continuously informs policy, investment design and scaling across all four components. Together, the four components function as an integrated regional adaptation system in which enabling policy reforms, finance mobilization, infrastructure investment, sectoral resilience, and regional knowledge management reinforce one another to achieve impacts that would not be possible through isolated projects.

ADB RPACA Vision Statement: The RPACA envisions a resilient, inclusive, and climate-secure Blue Pacific Continent where all peoples can lead safe, healthy, and prosperous lives in the face of accelerating climate change and disasters, consistent with the 2050 Strategy for the Blue Pacific Continent"[55]. Over a 10-year horizon, the Programme aims to transform an approach based on fragmented climate interventions, mostly climate proofing, into regionally coordinated, nationally-led transformational adaptation approaches, built on the increased mobilization of finance through integrated national programming cycles and partnerships. Recognising that RPACA resources will support a select set of catalytic investments in each country, the Programme's core value lies in establishing the enabling environment - systems, capacity, standards, and financing mechanisms - that extend impact beyond individual projects (RPACA++ scenario).

By embedding equity, science-based planning, and regional cooperation, the programme seeks to empower women, youth, older persons, and persons with disabilities as active agents of resilience while strengthening institutions and ecosystems. In doing so, RPACA supports Pacific Island countries to enhance adaptive capacity, unlock climate finance at scale, and reinforce the region's leadership in global climate action. The RPACA vision also aligns to the "Framework for Resilient Development in the Pacific[56]. This is a long-term vision of a Pacific Region of peace, harmony, security, social inclusion and prosperity, ensuring that all Pacific people can lead free, healthy and productive lives in changing conditions and extreme events.

ADB RPACA Goal Statement

The goal is for climate impacts and threats, including sea level rise, drought, coastal erosion, ecosystem degradation and flooding, to be sustainably managed across the Pacific and for the vulnerability of key

[55] PIFS (2022). 2050 Strategy for the Blue Pacific Continent / Pacific Islands Forum Secretariat. Suva, Fiji: Pacific Islands Forum Secretariat. Specifically with regards to climate change, the Blue Pacific Continent Strategy envisions that "*all Pacific peoples remain resilient to the impacts of climate change and disasters and are able to lead safe, secure and prosperous lives. The region continues to play a leadership role in global climate action*". This vision recognises that women, youth, older persons, and persons with disabilities face heightened vulnerability, and must be empowered as active agents of resilience and climate solutions

[56] Pacific Community (SPC), Secretariat of the Pacific Regional Environment Programme (SPREP), Pacific Islands Forum Secretariat (PIFS), United Nations Development Programme (UNDP), United Nations Office for Disaster Risk Reduction (UNISDR) and University of the South Pacific (USP) (2016). Framework for Resilient Development in the Pacific: An Integrated Approach to Address Climate Change and Disaster Risk Management [FRDP] 2017 – 2030

communities and sectors to be significantly reduced. Reducing vulnerability requires enabling those most at risk to participate fully in adaptation and resilience efforts. As illustrated in the Theory of Change (ToC) diagram (Figure 9), at the highest level, all outcomes and co-benefits will contribute to the overarching goal of the Programme, supporting the achievement of a paradigm shift where PICs are transformed to become more resilient to key climate change threats facing a number of sectors - infrastructure and coastal protection, food, water and public health systems, and pollution and waste management.

Theory of Change Statement

IF we adopt a coordinated, long-term approach that integrates climate risk-informed adaptation strategies across sectors, enhances regional collaboration, mobilizes sustained and diversified finance, and promotes shared implementation

THEN Pacific Island countries will strengthen community resilience, maximize benefits, and achieve sustainable development

BECAUSE this strategy aligns national and regional efforts, restructures institutions, financing architectures, and transformational approaches, it sets a new standard for effective and impactful adaptation outcomes in the region. Integrating the leadership and capacities of vulnerable groups ensures resilience gains are equitable and transformative.

ADB RPACA Strategic Imperative

The comprehensive, multi-partner approach is designed to enable the transformation of Pacific Island economic sectors and systems, urban spaces and communities.

ADB RPACA Expected Outcomes and Outputs

RPACA will deliver a set of transformative, interconnected outcomes (see Figure 8 and Figure 9) that strengthen climate resilience across the Pacific island countries and promote sustainable development aligned with national strategies and with the 2050 Blue Pacific Strategy. RPACA directly helps countries achieve their long-term climate ambitions as set out in the NDCs. By addressing systemic barriers and scaling integrated adaptation measures, RPACA will enhance infrastructure and coastal resilience, water security, food security, resilience of key economic sectors as well as the social protection, education and health systems. These outcomes will also reduce the heightened vulnerability of women, youth, older persons, and persons with disabilities, ensuring they are empowered as active participants in resilience efforts.

As presented in the theory of change, Component 1 responds to the key barriers to effective adaptation investment in the Pacific – the absence of programmatic adaptation investment pipelines, the adaptation finance gap, and limited government capabilities. In response, it (i) strengthens the capabilities of Ministries of Finance, central banks, financial regulators, and national financial institutions to expand the volume, quality, and sustainability of climate finance; (ii) mobilises public, private, and blended capital so that governments, financial institutions, and MSMEs (especially women-led) can invest in resilience rather than only respond to shocks; and (iii) transitions adaptation finance toward a country-led, systemically embedded, and scalable ecosystem. It delivers this through three lines of output: capacity development, climate-aligned PFM systems, and private/blended finance. Component 1 will strengthen capabilities of Ministries of Finance, Central Banks, Financial Regulators and National Financial Institutions to expand the volume, quality, and sustainability of climate finance in the Pacific. It will systematically address the climate finance barriers related to all other components - both in public and private sectors. Component 1 will fill key capacity gaps that are best addressed at a regional level, notably targeting public climate finance. Further, component 1 provides the necessary capacity building, technical assistance and knowledge management to ensure that activities across all RPACA Components are implemented in an optimal manner and have optimal benefits. This technical support will include supporting system climate assessments, addressing gender and vulnerability, mobilizing finance, and using nature-based solutions. In terms of knowledge management, Component 1 (and later in connection with Component 4[57]) will

[57] Note: approval of this document does not imply GCF commitment to either Components 3 and 4, nor to the contents of Components 3 and 4 should they be approved

ensure that all data and knowledge is collected and stored and easily accessible for future users. By systematically addressing vulnerability and enabling participation of those most at risk, Component 1 ensures that capacity building and finance access strengthen resilience across all social groups.

RPACA Components 2, 3 and 4 include significant transformational adaptation investments across the region and across sectors. These will immediately deliver resilience to a large number of diverse beneficiaries. Collectively, the range and diversity of activities under Components 2, 3 and 4 will lead to the demonstration of a large number of practices and approaches. This will generate knowledge of how to adapt in diverse contexts, in various sectors, across the region. Further, all activities under Components 2, 3 and 4 will be designed to be implemented in a manner so as to strengthen adaptive capacity to access, absorb and deliver climate finance. Finally, the RPACA ambition is that the scale of Components 2, 3 4 will take Pacific climate resilience efforts to a tipping point, significantly increasing climate adaptation investment, after which approaches that are currently considered transformational will become standard. This scale will also embed inclusive practices, ensuring resilience gains are equitably shared across households and communities.

The Outcomes, Outputs and Activities from this ADB proposed GCF RPAC Program are set out in Table 4.

Table 4: GCF-Aligned Outcome Framework for Climate-Resilient Development under the RPACA, with a focus on ADB components

Program Component	Outcome	Outputs	Description of likely activities
Component 1: Enhancing Pacific Island Countries' Access to Climate Finance	Outcome 1.1 Climate-, disaster-, and gender-responsive* public financial management (PFM) capacity of Pacific Island Countries' Ministries of Finance and national institutions strengthened.	Output 1.1.1. Skills and capacity to address climate-disaster- and gender-responsive PFM are enhanced, retained and applied. Output 1.1.2 Regional climate finance and adaptation planning coordination with gender equality and inclusion mainstreamed and enhanced.	Strengthens Ministries of Finance and public institutions to integrate climate and disaster risks into budgeting, fiscal planning, and investment management by building capacity through training, professional development, peer learning, knowledge systems, and regional coordination mechanisms. The focus goes beyond improving access to external climate finance to embedding a broader fiscal risk management approach, including understanding the macro-fiscal implications of climate change, strengthening domestic revenue resilience (e.g. other climate-sensitive sectors), and improving national systems to identify, manage, and finance climate and disaster risks in a holistic and sustainable way.
		Output 1.1.3 Climate-related fiscal risk analytics and budget integration tools developed. Output 1.1.4 Climate Adaptation Investment Planning (CAIP) framework for appraising and prioritizing climate adaptation investments established. Output 1.1.5 Innovative climate finance instruments and enabling	Strengthens the PFM systems and tools that Ministries of Finance use to deliver three core functions: climate fiscal risk assessment, climate risk management in public investment planning, and climate finance mobilization. It embeds climate risk in fiscal policy and budget processes, establishes the frameworks through which adaptation investments are appraised and prioritized into costed pipelines, and expands access to diversified public, private, and blended finance instruments.

		frameworks designed.	
	Outcome 1.2 Climate-resilient and inclusive financing for MSMEs and infrastructure is expanded/scaled-up through innovative and scalable financial instruments by Pacific financial institutions.	Output 1.2.1 Regional blended finance approach for MSME adaptation lending established Output 1.2.2 Pacific Infrastructure Risk Advisory and Transfer (PAC-INFRAT) advisory support piloted	Mobilizes private capital and reduces investment risk through blended finance, credit enhancement, insurance and risk-sharing approaches.
	Outcome 1.3 Financial sector authorities and financial institutions adopt regional and international aligned climate finance approaches.	Output 1.3.1 National financial sector policy, regulatory and institutional capacities are strengthened (in accordance with regional and international frameworks)	Support Pacific central banks, development banks and financial institutions to implement and operationalise climate-aligned financial sector policies, sustainable finance frameworks, regional and national taxonomies, and climate risk management practices.
Component 2: Protecting Pacific Communities through Climate-Resilient Infrastructure and Coastal Protection	Outcome 2.1 Climate resilience of communities, infrastructure systems, and institutions in Pacific Island Countries strengthened with gender equality and social inclusion mainstreamed.	Output 2.1.1 Evidence-based, system-scale climate adaptation sub-projects developed and approved. Output 2.1.2 Climate-resilient and inclusive adaptation infrastructure sub-projects completed and operationalized. Output 2.1.3 Institutional capacity and enabling environment of national agencies for climate-resilient and inclusive infrastructure management strengthened.	Embeds system-scale climate risk assessments into infrastructure planning, ensuring country-specific investments are identified, designed, and approved based on climate science, vulnerability analysis, and inclusion standards. Delivers up to 21 national sub-projects across coastal, water, transport, energy, urban, and social systems while strengthening institutional capacity, policy frameworks, and long-term operations and maintenance systems. Specifically, beyond the direct investments, RPACA establishes the enabling architecture>>integrated planning systems, climate-informed PFM, bankable pipelines, standardised design approaches, and blended finance mechanisms>>that allows countries to mobilize, absorb, and scale additional public and private finance

ADB RPACA Expected Co-benefits

RPACA delivers a transformative, system-wide adaptation benefit for the Pacific by strengthening the resilience of infrastructure, ecosystems, economies, and essential services, thereby reducing climate-driven losses, protecting livelihoods, and enabling sustainable and inclusive development across highly climate-vulnerable island systems.

Mitigation Co-Benefits: Although primarily an adaptation programme, RPACA contributes to emissions avoidance and energy security that improves the resilience of Pacific communities. This is achieved through increased deployment of renewable energy, reduced reliance on diesel generation, and improved energy and transport system efficiency, leading to lower greenhouse gas emissions across key infrastructure sectors.

Ecological Co-Benefits: The program strengthens the resilience and functionality of coastal, marine, and urban ecosystems. It reduces ecosystem degradation from climate hazards, supports restoration of

mangroves and coastal habitats, and enhances biodiversity and fisheries productivity. RPACA promotes ecosystem-based adaptation and nature-based solutions, improves urban environmental management (including waste, drainage, and sanitation), and protects coastal food systems that underpin local livelihoods and food security.

Social Co-Benefits: RPACA delivers improvements in human well-being, equity, and service delivery in the Pacific. It enhances access to safe and reliable infrastructure services (water, health, education, energy, and transport), reduces climate-sensitive health risks, and strengthens resilience of vulnerable groups including women, children, older persons, and coastal communities. The programme reduces service disruption during disasters, improves livelihood stability, and enhances quality of life through safer and more reliable living conditions. It also strengthens institutional and community capacity for inclusive climate resilience and supports human capital development through reduced education disruption.

Economic Co-Benefits: RPACA generates macroeconomic and household-level gains by reducing climate-related losses and improving efficiency across key systems. These include avoided GDP losses from infrastructure disruption, reduced damage and maintenance costs, improved transport and trade connectivity, and protection of tourism-dependent economies. The program also reduces fuel import dependence through energy security, improves utility efficiency and revenue collection, and enhances productivity by reducing time poverty and service interruptions. Additional gains arise from avoided health-related economic losses and strengthening reliability of critical economic corridors.

Together, these co-benefits position RPACA as a paradigm-shifting program that delivers measurable, long-term contributions to climate-resilient development in the Pacific, while advancing the GCF's mandate to strengthen adaptation, sustainability, and inclusive growth across highly climate-vulnerable Small Island Developing States. The Program's multidimensional benefits will be tracked through specific indicators across economic resilience, ecosystem integrity, social inclusion, and institutional capacity as outlined in the Results Framework (Section E).

Barrier Landscape: Business as Usual Scenario in the Pacific Islands

The scale of adaptation efforts is growing across the region. The many ongoing initiatives are too little, too slow and are not adequately reaching the most vulnerable communities, locations and economic activities in the Pacific[58]. An accelerated transformation or paradigm shift is required to transform current 'development' pathways - that are characterized by incremental, progressive change - into long-term, resilient, adaptation pathways. One example of this, and of the need to better target vulnerabilities, is the need for a Gender-Transformative Climate Action (GTCA) approach, as outlined in Annex 8. This would ensure that women are empowered as leaders in resilience efforts, and that youth, older persons, persons with disabilities, and SOGIESC groups are recognized and engaged as active agents in climate solutions rather than treated as passive beneficiaries.

Coastal zones across island typologies in PICs, although central to economic activity, service delivery, and connectivity, are increasingly exposed to intensifying climate hazards such as sea-level rise, storm surge, erosion, and saline intrusion (See Figure 1; and Annex 2). Under prevailing BAU conditions, infrastructure development remains constrained by limited fiscal space, institutional fragmentation, and reliance on historical climate data, resulting in inadequate integration of forward-looking risk assessments into planning and design. Consequently, critical assets are often located in high-risk coastal areas, with protection measures that are under-designed for future conditions and insufficiently maintained. Too often, this reactive approach - characterized by repeated rebuilding to similar standards following disasters - perpetuates exposure, increases fiscal burdens, and undermines the reliability of essential services, while compounding environmental degradation and social vulnerability. The scale and pace of risk escalation in

[58] Maguire, R., Carter, G., Howard, E., Mangubhai, S., Manley, M., Gero, A., & Winterford, K. (2023). Institutional barriers to climate finance through a gendered lens in Fiji, Samoa, and Solomon Islands.

the coastal sector mean that future outcomes are increasingly determined not only by climate change itself, but by how infrastructure is planned, financed, and managed[59],[60].

The detailed barrier assessment (Annex 2, Section 8.2) identified a series of critical technical, policy and institutional (see Annex 2, Appendix 2.2), financial, and ecological barriers to this transformation. These, and how the proposed RPACA will address the barriers, are summarized in Table 5. Gender equality and social inclusion barriers are not treated as a separate category; instead, empowerment, and inclusion logic is mainstreamed across institutional, technical, financial, and ecological barriers.

Table 5: Summary of Barriers and Proposed Solutions for Advancing Climate Transformation in the Pacific under the RPACA Program

Barrier	Description	Proposed Solutions
Institutional		
Sector and context specific climate assessments are low priority and low importance	The prevailing institutional structures and procedures, at national and regional levels, in governments and development partners, ensure that, in practice, climate-assessments are given a low priority in project development. Further, upstream' and 'system' assessments are of even lower priority (see Annex 2, Appendix 2.2).	Output 1.1.3 should increase priority allocated to these assessments; Output 2.1.1 should greatly increase familiarity, understanding, and lower barriers. Assessments will explicitly integrate gender equality and social inclusion, ensuring women, youth, older persons, persons with disabilities, and SOGIESC groups are visible in risk analysis and resilience planning.
Institutional structures are not sufficiently conducive achieving climate resilience.	The institutional structures are evolving, however, not sufficiently conducive to achieving climate resilience. This concerns the structures both across and within organizations. For both cases, the mandates, responsibilities, linkages, capacities were designed for other purpose and so are not aligned to climate resilience (see Annex 2, Appendix 2.2).	Component 2 will demonstrate across several sectors, in several countries, how institutions can and should work together to achieve climate resilience; Output 1.1.4 will provide regional institutional backing and solid technical support to this transformation. Institutional reforms will embed GESI mandates, empowering women and other under-represented groups to participate in governance and decision-making processes.
Most available climate funding is 'project-based' and mitigation focused	Most available climate funding is 'project-based', be it for public sector, private sector or for non-governmental activities. Most climate funding has its origins in 'development finance', largely mitigation skewed in PICs, and project-based, with the development partners committing to short timelines (see Annex 2, Appendix 2.2). While there is clear value in deploying development finance for resilience in highly vulnerable contexts, a key barrier is that such financing is not consistently structured to promote risk-sensitive, long-term decision-making and investment. As a result, funding flows remain fragmented, short-term, and unpredictable, providing a weak foundation for the identification and design of sustained, programmatic adaptation investments. This is	RPACA, as a program, will demonstrate program approaches. Outcome 1.1 will build PFM capacity – reducing a major barrier to programmatic and long-term approaches. Programmatic approaches will also ensure funding mechanisms dismantle exclusion barriers, enabling women, youth, and socially excluded groups to access and benefit from climate finance.

[59] Intergovernmental Panel on Climate Change. (2022). *Climate Change 2022: Impacts, Adaptation and Vulnerability. Contribution of Working Group II to the Sixth Assessment Report of the Intergovernmental Panel on Climate Change*. Cambridge: Cambridge University Press.
[60] Asian Development Bank (ADB). (2022). Sea-Level Change in the Pacific Islands Region: A Review of Evidence to Inform Guidance on Selecting Sea-Level Projections for Climate Risk and Adaptation Assessments.

	a poor basis for identifying and designing long-term investments.	
Development partners have too much influence.	Development partners typically have more skilled people, better data and information and more resources than Pacific governments. This leads to a bias where development partners often drive development and climate resilience. This influences policies, funding flows, project cycles, etc.	RPACA is regionally and nationally driven and exemplifies how development partners should work in support of national and regional partners. Outcome 1.1, and Output 2.1.3 to some extent, will build government capacity and confidence to drive and manage climate change adaptation. This shift will strengthen national ownership of GESI priorities, ensuring women's empowerment and inclusion of vulnerable groups are not sidelined by external agendas.
Technical		
Insufficient and misaligned capacity to undertake system, upstream climate assessments.	Climate assessments are often done at the national sector levels and considered an 'add-on' to investment design rather than a driver of investment conception and design. As a result, climate assessments are used to validate climate proofing, rather than to create opportunities for advancing overall or sector resilience, reflecting insufficient and misaligned upstream capacity to undertake system-level, forward-looking climate risk analysis. The skills and resources allocated to the climate assessment are driven by gaps in specialized skills (e.g. probabilistic risk modelling, climate scenario analysis, economic appraisal of adaptation options, and spatial planning) and limited access to integrated data systems, analytical tools, and sustained technical resources within governments.	Output 2.1.1. will enhance, develop, and mainstream the technical and institutional skills and practices required in order to prioritize upstream, system assessments. These assessments will integrate GESI, ensuring women, youth, older persons, persons with disabilities, and SOGIESC groups are visible in risk analysis and empowered to shape resilience pathways.
The limited capacity to identify and develop adaptation pathways, in a collaborative manner.	There is limited capacity of any one institution to design, implement, and monitor climate projects. This stems from a lack of skilled personnel, high turnover of skilled personnel, lack of retention of trained staff, inadequate infrastructure, and insufficient access to relevant data and information. Current development pathways are not adapted to climate change, compound events and cascading risks. The identification of alternative development pathways is a new need. This requires new skills, new information, and in particular new interconnections of skillsets and information bases. This is only developing slowly in the region.	Output 1.1.1 and 1.1.2 will target to retain trained staff and attracting diaspora expertise in countries. Output 2.1.1., notably activity 2.1.1.1, will target this capacity gap. Capacity development will embed GTCA principles, equipping institutions to co-design pathways that empower women and vulnerable groups as active participants in adaptation planning and monitoring.
The detailed capacity to develop solutions that are specific for each and every investment is lacking.	In general, the solutions to climate change are known and piloted – for example more mangroves, higher walls, or retreat. However, the detailed capacity to develop solutions that are specific for each and every investment, at each site, is lacking. This contributes to the "last mile" problem, or an inability to move from knowing what to do to being able to act	Component 2, all outputs, will implement climate resilience across several sectors, developing and using detailed specific solutions. Learning by doing will ensure this capacity is sustainably maintained. Solutions will be tailored to address differentiated vulnerabilities, ensuring women, youth, persons with disabilities and socially

	at scale. Powerful, regionally pertinent examples of this are: (i) the shortage of capacity and skills to identify and design nature-based solutions; (ii) the capacity to generate cross-sectoral solutions to cross-sectoral challenges, and (iii) the capacity to develop multi-country investments that lead to climate resilience.	excluded groups benefit equitably and are engaged in designing site-specific resilience measures.
Financial		
Insufficient public sector funds	Insufficient funds available for climate change in the Pacific. This is linked to the unpredictability of the available funds.	Outcome 1 is to enhance PFM capacity to access, manage and mobilize climate finance. Many other activities build the related and required capacities to operationalize this. Strengthening PFM will also ensure that women, youth, older persons, persons with disabilities, and other vulnerable and underrepresented groups are not excluded from resource allocation, embedding equity in budget tagging and expenditure tracking.
Inadequate public sector architecture	The prevailing financial architecture - for public, private and community investments - is geared to development, to business-as usual - not to resilience/adaptation.	Outcome 1, based on institutional mapping, will target this for the public sector. Outcomes 1.2 and 1.3 will target this for parts of the private sector (MSMEs in some sectors) Reforms will integrate GTCA principles, ensuring financial systems empower women, youth and socially excluded groups to access and influence adaptation investments.
Lack of bankable pipeline in private sector	Current MSME finance programs in PICs show cross-sector demand, but adaptation investments are still not a distinct or widely recognized asset class. Both MSMEs and financial institutions often lack the knowledge and capacity to develop, assess, and fund these investments. Women-led MSMEs face even greater challenges -such as limited access to finance and resources - which further restricts the creation of viable adaptation projects. This results in a shortage of bankable adaptation finance opportunities, especially for women-owned businesses.	Outcome 1.2 will support the development of bankable pipelines of MSME adaptation projects by strengthening project identification, structuring, and investment readiness, with targeted measures to address barriers faced by women-led enterprises and to promote inclusive access to adaptation finance. To bring scale and sustainability to Outcome 1.2 in the Pacific, Outcome 1.3 will work with national MSME and SME institutions (e.g. Ministries of Commerce/Industry, SME agencies, and national development banks) and strengthen capacity of national financial intermediaries and central banks to ensure pipeline development is embedded in existing economic governance systems, not project-based structures.
High perceived and actual credit risk	Risk appetite constraints remain a critical barrier. MSMEs are often perceived as high risk due to limited collateral and “thin file” characteristics, while adaptation investments introduce additional uncertainty due to limited data, unfamiliar business models, and concentrated exposures in small markets. Market-based risk transfer solutions remain underdeveloped, and technical capacity gaps limit effective risk assessment.	Outcome 1.2 aims to lower barriers for financial institutions by providing risk-sharing mechanisms and supporting improved risk assessments. These measures will include gender-responsive strategies to reduce bias in credit evaluations and increase financing of women-led and underserved businesses involved in adaptation.

Ecological Barriers		
Vulnerability of Natural Ecosystems and Coastal Zones	Pacific SIDS have fragile ecosystems in costal zones (inclusive of human settlements) that are highly vulnerable to climate change impacts, such as coral bleaching, sea-level rise, and extreme weather events. The degradation of these ecosystems further reduces the resilience of these nations to climate impacts.	Capacity building under Output 1.1.1 will contribute to managing these threats and increasing resilience. Some investments in Component 2 will contribute to enhancing resilience of ecosystems. A combination of engineered and nature-based solutions in coastal zones, alongside transformative measures such as planning for retreat where necessary, supported by strengthened spatial planning, institutional coordination, and financing mechanisms. Ecosystem resilience measures will dismantle structural barriers to participation, ensuring women are empowered in resource governance and that other under-represented groups are actively engaged in designing and implementing nature-based solutions such as mangrove restoration, coastal protection, and community-managed marine areas.
Limited Land and Water Resources	Many Pacific SIDS have limited land and freshwater resources, making them more susceptible to the impacts of climate change. Over-reliance on natural resources can lead to environmental degradation and reduced resilience.	Soft and hard investments under Component 2 aim to increase the sustainable availability and access to land and water resources. Investments will be structured to ensure equitable access, prioritizing women, youth, persons with disabilities and other under-represented groups so that resource management strengthens both resilience and social inclusion.

Key Assumptions: The successful implementation of the RPACA programme is based on several key assumptions that must hold for the intended outcomes and long-term impacts to be achieved. These relate to sustained political commitment and regional cooperation across the PICs, effective institutional coordination at national and regional levels, stable and predictable climate finance flows, and strong engagement of communities and stakeholders.

- Climate and disaster risks remain within manageable bounds for implementation (i.e. soft adaptation limits are monitored and detected early), and that enabling conditions continue to support inclusive, community and nationally-led adaptation and resilience-building.
- Sustained political commitment and regional cooperation are maintained across Pacific Island governments, including continued alignment with NDCs, NAPs, and regional frameworks such as the 2050 Strategy for the Blue Pacific Continent and FRDP.
- Economic and geopolitical stability of operating conditions is broadly maintained, including manageable climate hazard levels and no major political instability, conflict, or large-scale displacement that would significantly disrupt implementation
- Institutional engagement and coordination remain strong, with effective collaboration across national agencies, regional organizations, and development partners supporting implementation of RPACA activities.
- Technical and absorptive capacity is progressively strengthened, enabling Pacific Island Countries to design, implement, and maintain climate resilient investments and systems.
- Adequate and predictable climate finance is mobilized, including timely disbursement of GCF resources, donor contributions, and complementary co-financing from governments and partners.
- Private sector participation in adaptation finance increases, supported by de-risking instruments, concessional finance, and enabling regulatory environments for climate-resilient investment.
- Community acceptance and engagement are sustained, with local populations willing to adopt and maintain climate-resilient practices, technologies, and governance reforms.

- Delivery by co-implementing accredited entities, SPC and SPREP successfully implement components 2 and 4 as planned on schedule and to the required quality, since achievement of the program-level Outcome depends on outputs delivered outside of ADB's direct management.

Risk Management: The detailed risks, and approach to management, are set out in Section F (with further details in Annex 2, Section 19). These include technical, political, environmental, financial, operational, and institutional risks that may affect the successful delivery of RPACA. These risks reflect the complex and highly climate-vulnerable context of PICs, as well as the multi-country and systemic nature of the program and are addressed through targeted mitigation measures embedded in program design, supported by adaptive implementation approaches and continuous learning mechanisms.

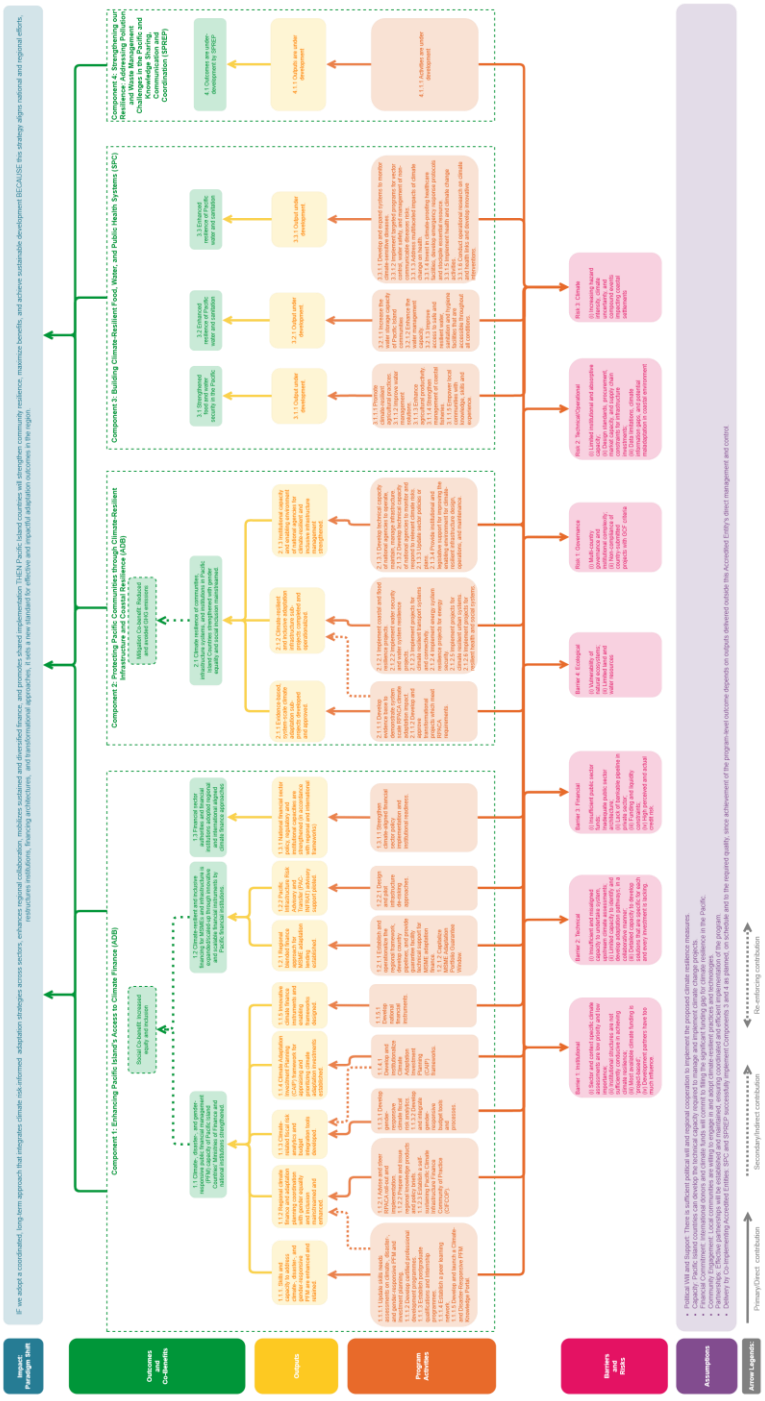


Figure 9: Theory of Change for ADB RPACA (see Annex 23 for details)

B.2 (b). Outcome mapping to GCF results areas and co-benefit categorization

Outcome number	GCF Mitigation Results Area (MRA 1-4)				GCF Adaptation Results Area (ARA 1-4)			
	MRA 1 Energy generation and access	MRA 2 Low-emission transport	MRA 3 Building, cities, industries, appliances	MRA 4 Forestry and land use	ARA 1 Most vulnerable people and communities	ARA 2 Health, well-being, food and water security	ARA 3 Infrastructure and built environment	ARA 4 Ecosystems and ecosystem services
Outcome 1.1	☐	☐	☐	☐	☒	☐	☐	☐
Outcome 1.2	☐	☐	☐	☐	☒	☐	☐	☐
Outcome 1.3	☐	☐	☐	☐	☒	☐	☐	☐
Outcome 2.1	☐	☐	☐	☐	☒	☒	☒	☒

Co-benefit number	Co-benefit					
	Environmental	Social	Economic	Gender	Adaptation	Mitigation
Co-benefit 1: Various social co-benefits (See Annex 2)	☐	☒	☐	☐	☐	☐
Co-benefit 2: Reduction of and avoided GHG emission (see Annex 22)	☐	☐	☐	☐	☐	☒

B.3. Project/programme description (max. 2500 words, approximately 5 pages)

RPACA Programmatic Approach

Climate risks in Pacific Island Countries are systemic, operating across interconnected sectors such as transport, water, energy, and coastal systems, and cannot be effectively addressed through isolated, project-level interventions. RPACA therefore establishes a unified framework that links system-scale climate risk assessment, integrated planning, and coordinated financing mechanisms to ensure that investments are grounded in a common understanding of risk and aligned with national and regional priorities. The programmatic approach enables countries to move beyond incremental adaptation toward a coherent transformation of how infrastructure systems are planned, financed, and managed under changing climate conditions.

This program is operationalized through the integration of Component 1 and Component 2. Component 1 establishes the enabling environment; Component 2 implements a pipeline of climate-resilient infrastructure across sectors.

The program approach has several aspects. First, is the connective tissue that is woven across all activities. This includes the system-scale climate risk assessments that link hazards to sectors and to investments. This includes the use of the typology-based framework to guide interventions (atoll / volcanic

/ large island systems). Also, this includes the upstream integration of adaptation into policy and planning systems, and the similar embedding of risk into fiscal systems and investment pipelines. With regards to adaptation finance, this programmatic approach is able to address fundamental institutional binding constraints, spanning for example the full range of ministry functions, and calibrated to specific country needs, and sustained over a sufficient timeframe for institutional change to take hold. Then there is the cross-sector network – linking transport–water–energy–coastal systems and the use of regional pooling of knowledge, finance and expertise. And then GESI aims are woven through the entire implementation framework.

A second aspect is the direct linkages between Components 1 and 2. Through this, Component 1 contributes to creating a system that makes the types of investment in Component 2 more possible, scalable, and climate-focused:

Enabling System (strengthened under Component 1)	→	**Resilience advancing investments (e.g. Sub-projects under Component 1 and Component 2)**
Enhanced Public Financial Management (PFM) + climate finance access	→	Funds climate-resilient infrastructure
Risk analytics	→	Identify and design investment priorities
Pipeline development	→	Generates eligible investments
Financial instruments (blended finance, PAC-INFRAT)	→	De-risk and finance investments
Institutional capacity	→	Enables implementation and O&M

Figure 10: Strategic linkages between Components 1 and 2

A third aspect is the added values brought by the program approach. This changes how investments are conceived, financed, and governed, through multiple layers. At the systemic level, this ensures a move from fragmented projects to integrated systems change, and so embedding climate risk into fiscal systems, sector planning and infrastructure design. At the economic and operational level, this reduces transaction costs, enables standardization (e.g. criteria, templates, typologies) and leverages economies of scale and regional platforms. At the financial level, this mobilizes new instruments and blended finance. It also links public finance and private sector investments. Next, at the institutional level, the program approach allows the building of permanent capacity and the establishment of regional coordination and knowledge systems. Finally, in terms of equity, the program approach facilitates the embedding of GEDSI in finance and infrastructure systems and tends to force equitable participation and benefit tracking.

Within this framework, individual investments—such as climate-resilient road networks in Papua New Guinea or airport infrastructure in Cook Islands—are connected not by geography but by their shared function within critical regional connectivity systems and their grounding in a common analytical and financing architecture. Both types of investments address single points of failure within national and regional transport systems and are prioritized through the same typology-based approach, system-scale risk assessments, and program-wide investment criteria. The added value of the programmatic approach lies in this ability to treat infrastructure as part of an integrated resilience system: strengthening the reliability of connectivity networks across diverse island contexts.

RPACA provides an integrated, science-led solution to the escalating climate threats facing one of the world's most vulnerable regions. RPACA will deliver a set of transformative, interconnected outcomes that strengthen climate resilience across the Pacific Island Countries. By addressing systemic barriers and scaling integrated adaptation measures, RPACA will enhance infrastructure and coastal resilience, water security, food security, resilience of key economic sectors as well as the social protection, education and health systems. Within the ADB-led Funding Proposal, RPACA will be implemented through two interlinked and complementary Components.

How RPACA components work together

As described in section B2 and Figure 8, the RPACA Program is structured around four interdependent components that collectively address the institutional, technical, financial, and infrastructural barriers to climate resilience across Pacific Island Countries. Component 1 provides capacity building, technical assistance and knowledge management to directly reduce barriers and to contribute to the sustainable impact of Component 2 (and, later, Components 3 and 4[61]). This will link into the overall knowledge management mechanisms to be established, later, under Component 4[62]. Notably, Component 1 will systematically address the climate finance barriers – both in public and private sectors. Further, Component 1 will fill key capacity finance and investment planning gaps that are best addressed at a regional level; it will provide support to Component 2 helping to ensure that all actions under Component 2 are of high quality and ensure coherence across the region. This technical support will notably be related to undertaking system climate assessments, addressing gender and vulnerability, mobilizing finance and using nature-based solutions. In terms of knowledge management, Component 1 will ensure that all data and knowledge is collected and stored and easily accessible for future users – and this will contribute later to the knowledge management work under Component 4.[63]

Component 2 is the resilient infrastructure investment component of RPACA. It has the following Outcome: Climate resilience of communities, infrastructure systems, and institutions in Pacific Island Countries strengthened with gender equality and social inclusion mainstreamed. Component 2 is to be implemented by ADB through stand-alone, national infrastructure investment projects, hereafter referred to as 'sub-projects'. With strategic alignment across 14 countries enabling implementation of a curated portfolio of adaptation projects, it is more than a financing mechanism. RPACA also serves as a blueprint for regional adaptation, a platform for demonstrating transformation and building capacity, and a vehicle to shift development in key socio-economic systems towards resilient pathways. Further, the program eliminates typical delays between design and implementation, and gaps between phases. This develops ownership and commitment whilst accelerating climate impact. Together, components 1 and 2 form a mutually reinforcing framework that links finance, planning, and implementation, enabling a cohesive and scalable model for transformational adaptation in the Pacific.

RPACA Adaptation Pathways

As explained above, not only is infrastructure vulnerable to multiple climate hazards (Figure 2), but its damage can also cause cross-sectoral, cascading, and complex impacts. RPACA's response, as illustrated for two sectors (water supply and energy) in Figure 11, is to provide infrastructure that is not only climate proof, but also contributes broadly to long-term system resilience and adaptation pathways, advancing resilience of entire sectors or areas. Figure 11 also illustrates the key complementary themes such as nature-based solutions, disaster risk reduction and mitigation co-benefits.

There are a large number of infrastructure and climate change adaptation interventions across the Pacific. Historically, these have been somewhat isolated, with infrastructure development projects being climate proof but not climate transformative. In parallel, adaptation projects often stand-alone and with insufficient finance to provide significant infrastructure. Recent developments – at the regional and national levels – identify and promote a more integrated approach. Governments and development partners are increasingly recognizing the potential role of infrastructure in climate resilience.

In at-risk coastal zones, an adaptation pathways approach (Annex 2, Section 7.1.4) offers a proactive and dynamic framework for managing coastal risk under uncertainty across all island types. It integrates multiple climate scenarios, including long-term sea-level rise projections, into planning and design processes, and aligns infrastructure investment with dynamic coastal hazard assessments and long-term development objectives. Complementary investments in early warning systems (underway in several PICS via GCF), coastal monitoring, hybrid approaches, and risk financing strengthen preparedness and reduce

[61] Note: approval of this document does not imply GCF commitment to either Components 3 and 4, nor to the contents of Components 3 and 4 should they be approved

[62] Note: approval of this document does not imply GCF commitment to either Components 3 and 4, nor to the contents of Components 3 and 4 should they be approved

[63] Note: approval of this document does not imply GCF commitment to either Components 3 and 4, nor to the contents of Components 3 and 4 should they be approved

residual risk[64]. Hybrid approaches that combine engineered and ecosystem-based measures further enhance system resilience while delivering environmental and social co-benefits. Compared to BAU, adaptation pathways reduce lifecycle costs, enhance system resilience, and improve socio-economic and environmental outcomes. By enabling this transition, RPACA can support a paradigm shift in coastal infrastructure development across the Pacific, moving from a cycle of increasing vulnerability toward a pathway of sustained resilience - transitions from reactive risk management to sustained climate resilience in the Pacific coastal sector.

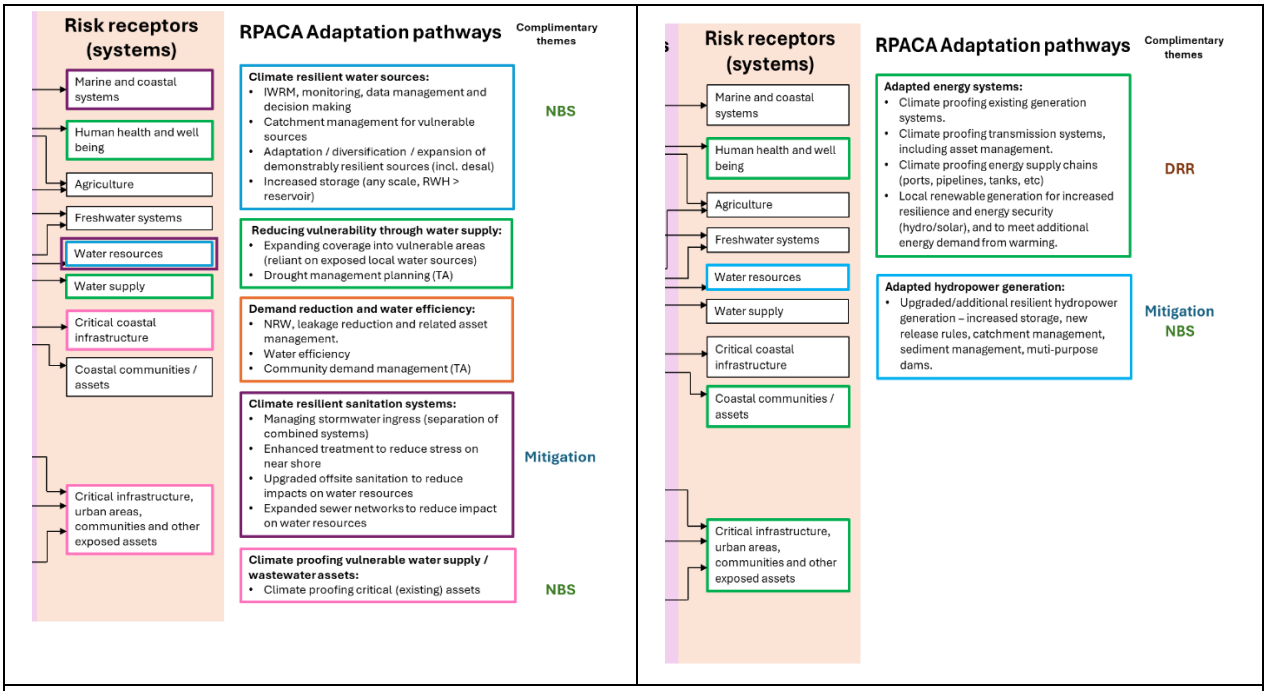


Figure 11: Potential adaptation pathways in the Pacific for water (left) and energy (right) systems (source: ADB RPACA internal working team.

The 21 investments in Component 2, across multiple sectors and PICs, will pave and demonstrate a significant volume and diversity of successful adaptation pathways, each with multiple advantages and benefits (including, for example, the preferred use of NBS). Collectively these 21 investments will contribute to a barrier removal and a knowledge generation that go beyond the 21 intervention areas and provide significant momentum to a broader, overall shift/transformation. In parallel, Component 1 will strengthen the enabling environment, in particularly regarding climate finance, to facilitate replication and upscaling of the adaptation pathways.

Core Eligibility and Design Criteria for RPACA

A specific set of criteria has been elaborated for RPACA in order to provide a robust and transparent framework for developing, evaluating, and approving technical assistance and sub-projects under Component 1 and Component 2. These criteria serve to enable the delivery of a program of technical assistance (component 1), design and pilot of infrastructure de-risking approaches (component 1), and national infrastructure and coastal resilience investment sub-projects (component 2) that align with ADB and GCF requirements as well as contribute to the Outputs and Outcomes of RPACA. The starting point for determining these criteria was the standard GCF investment Criteria. The criteria (Table 6) were developed through stakeholder consultations, feasibility assessment, and alignment with ADB's safeguard and planning frameworks, as well as the GCF investment priorities.

These RPACA criteria ensure that technical assistance and selected sub-projects:

- Are capable of delivering measurable, scalable climate outcomes;

[64] United Nations Office for Disaster Risk Reduction (UNDRR) & World Meteorological Organization (WMO). (2024). Global Status of Multi-Hazard Early Warning Systems 2024. Geneva: United Nations.
[64] World Bank. (2021). Financial Protection of Critical Infrastructure Services. World Bank.

- Are technically and institutionally feasible;
- Are strategically aligned with national and regional climate objectives;
- Are gender-inclusive and responsive to identified vulnerable groups;
- Catalyze innovation in climate adaptation;
- Enable transformational planning and system-wide resilience;
- Strengthen regional knowledge systems for replication and upscaling; and
- Produces public, financial-sector, or market-system benefits.

The indicative pipeline of sub-projects under components 1 and 2 comprise a range of sub-projects that are consistent with the RPACA Eligibility and Design Criteria. Further details are provided in Annex 2.5, including a comprehensive long list and descriptions of 26 potential sub-projects proposed for consideration during implementation. The final selection and financing of sub-projects will be subject to further due diligence, technical and economic appraisal, country endorsement, and compliance with ADB policies, procedures, and applicable GCF requirements.

Table 6: RPACA specific criteria

RPACA Eligibility and Design Criteria	Requirements
Program	• Sub-project will be executed nationally by one of the 14 eligible PIC SIDS. • The value of the funding request is within the agreed (remaining) RPACA funding envelope / allocation for the Country. • The project can be implemented within the RPACA program timeline.
Scientific evidence base for adaptation is provided	• Sub-project aligns with one or more RPACA adaptation project type (as defined in the RPACA adaptation Typology above). • A system-scale climate risk assessment and vulnerability assessment has been undertaken. A system can be a sector, a community, an island). The assessment will identify context specific risks and vulnerabilities and identify interventions to reduce them (which will be the foundation for project design). To reduce the likelihood of maladaptation and the opportunity for cascading failures the assessment must (i) extend beyond the lifetime of the proposed project; (ii) evaluate robustness under multiple climate scenarios; and (iii) be grounded in quantitative evidence (e.g. modelling). The assessment must also identify differentiated vulnerabilities of women, youth, persons with disabilities, and other under-represented groups. • A climate risk assessment of any proposed assets has also been undertaken to inform the design, technology, and scale of the intervention to ensure is climate proof. (this can be linked to the system-scale climate risk assessment (CRA). • Proposed sub-projects must be clearly distinct from business-as-usual development and demonstrate how the design has been adapted to address climate risks. • The sub-project delivers direct and measurable climate adaptation benefits and has outcome level indicators on adaptation/resilience in the DMF.
Enabling environment for resilience is strengthened	• Institutional regulatory and policy environment are evaluated, and weaknesses/gaps are addressed • O&M requirements are clearly defined, and infrastructure management capacity is strengthened where necessary. This specifically covers any additional O&M requirements resulting from possible climate impacts. • Institutional reforms, training and capacity development activities must integrate Gender Assessment and Action Plan commitments to gender equality and social inclusion. • Ensure representative governance, with women and other under-represented groups holding formal seats in project decision making structures.
TA-specific eligibility (applicable to component 1)	• Directly strengthens climate-responsive PFM, adaptation investment planning, climate finance mobilization, financial sector resilience, or adaptation financing mechanisms aligned with RPACA Outcomes 1.1–1.3. • Demonstrates clear demand and commitment from Ministries of Finance, financial sector regulators, or other mandated national authorities, licensed

	financial institutions (FIs) and is embedded within national systems and priorities. • Sustainable systems and capacity development, with clear pathways to institutionalization, replication, and long-term use. • Additionality and gap-filling, including evidence that the activity addresses a recognized adaptative capacity barriers, constraint and challenges in the region. • Addresses a clearly identified constraint to increasing the quantity, quality, or effectiveness of adaptation investment, finance, or risk management. • Inclusiveness, regional learning, and partnership value, including GEDSI considerations, knowledge sharing, and potential regional benefits. • Complementarity with existing and planned support, inclusiveness, and regional value – avoids duplication with existing initiatives, promotes coordination and knowledge sharing.
The project is transformational	• Demonstrated potential for upscaling, replication, and policy integration to support long term adaptation potential beyond the project 'boundary'.
Co-benefits are demonstrated	• Environmental, social and economic co-benefits are identified. • Social co benefits must be gender sensitive and inclusive, ensuring equitable access to services and livelihoods.
GEDSI considerations are incorporated into design	• Gender and social analysis has been undertaken. • Vulnerable groups are identified and the project actively reduces their vulnerabilities. • The project clearly supports improved access to infrastructure and services for all through gender-responsive and universal design standards. • Gender analysis and Gender Action Plans prepared.
Nature based solutions are implemented	• The relevant sub-project(s) under component 2 incorporates nature-based solutions. If not, clear explanation why Nature based Solutions are not appropriate is required.
Environmental and social safeguards are provided to mitigate risks	• Safeguard categorization and compliance with ADB's Environmental and Social Framework. • Social risks are evaluated and risk mitigation measures are designed into the project and project administration manual and action plans. Including: grievance redress mechanisms, gender-based violence, sexual exploitation abuse and harassment, and inclusive stakeholder consultation processes. • Environmental risks are evaluated and risk mitigation measures are designed into the project and project administration manual and action plans.
Stakeholder engagement is demonstrated	• Stakeholder engagement with infrastructure operators during the design process is clearly demonstrated. • Stakeholder engagement with beneficiaries during the design process is clearly demonstrated. • Stakeholder engagement outcomes are incorporated into project design.
Country ownership is demonstrated	• The sub-project is supported by the recipient government and NDA • The sub-project aligns with national climate policies.
Additionality, efficiency, and affordability is demonstrated	• Number of direct and indirect beneficiaries has been estimated. • An economic and financial appraisal has been developed that can demonstrate (i) the project's economic rationale for adaptation (e.g. avoided losses, resilience return on investment RROI), (ii) affordability to beneficiaries, and (iii) cost efficiency
Grant eligibility.	Must meet one of the below: • Recipient country is an ADB Development Member Country within the ADF Grant, OCR Blend or ADF Blend lending category. AND Clear rationale for the need for grant funding is provided and illustrated in the financial appraisal (for example, debt stress, investment in public good, project is a non-revenue-generating activity, high additional cost of adaptation and resilience). Must align to indicative country and sector floors and ceilings, as follows: • in order to promote an equitable regional distribution of GCF resources, each country may receive between 1.2% and 15% of GCF resources. The

	floors/ceilings are indicative and may be adjusted in order to optimally align with the other criteria in this Table. • No one sector can receive more than 34% of GCF resources. Flexibility will be maintained for other sectors to ensure RPACA is able to flexibly respond to emerging priorities and opportunities.
Appropriate monitoring and learning frameworks are provided	• Sub-projects must be aligned with the overall RPACA Theory of Change and incorporate the program's results architecture into their respective design and monitoring frameworks. Specifically, outcome and output level indicators where appropriate, as well as the co-benefit indicators. This ensures that data and lessons can be consolidated at the program level for reporting to GCF. • All monitoring data must be sex- and age-disaggregated, enabling analysis of how different social groups are affected by or benefit from the intervention. Gender-sensitive and inclusive indicators should be incorporated into results monitoring. • MEL systems must enable real-time learning and course correction. Projects should have mechanisms in place to review progress, identify bottlenecks, and adapt strategies accordingly during implementation. • Projects must include dedicated activities for the documentation and dissemination of lessons learned success stories, challenges, and innovations. These learnings should be used to inform potential scaling, replication, and policy dialogue, in line with RPACA Theory of Change and ADB's knowledge-driven development mandate.
Additional considerations applicable to Activity 1.2.1.2 (Capitalize MSME adaptation guarantee windows)	
General Criteria	• Financial institutions in Host Countries of Independent State of Papua New Guinea, Independent State of Samoa, Solomon Islands, Kingdom of Tonga, and Republic of Vanuatu are eligible to participate in Activity 1.2.1.2. • Each participating financial institution can receive no more than $2 million (two million US dollars) for the purposes of capitalizing MSME adaptation guarantee windows. • Such capital can only be committed after Activity 1.2.1.1 confirms demand and determines specific thresholds for each category listed in this table.
Eligibility of PFIs	• Participating financial institutions will be selected through a country-level due diligence process. • Eligible PFIs are expected to be licensed and prudentially regulated financial institutions with demonstrated financial soundness, sound governance, adequate operational capacity and experience in MSME lending.[65] • Institutions should satisfy applicable integrity, environmental and social safeguard, and reporting requirements, and demonstrate their ability to originate, monitor and administer eligible adaptation lending portfolios in accordance with the Facility's operational requirements. This can be waived in well-justified cases, as outlined in ADB's policy on Sovereign Financially Intermediated Loans. • Final eligibility criteria and any country-specific financial thresholds will be established during detailed facility design and documented within each country window's operating manual.
Basic Underwriting Criteria	• Eligible adaptation investments are screened by PFI before any credit decision is taken. The PFI will confirm that the proposed loan satisfies the two-layer eligibility test: that the underlying investment qualifies under the Adaptation Investment Eligibility and Assessment Framework (outlined in Table 1 above), and that the loan meets the Portfolio Guarantee Eligibility Requirements outlined in this table at all times. • Credit appraisal, scoring and the final lending decision are then undertaken by the PFI in accordance with its own established credit policies, underwriting standards and risk appetite. The PFI lends from its own balance sheet and retains full responsibility for the credit decision. • The guarantee shares a portion of portfolio credit risk on eligible loans; it does not replace prudent lending standards, does not substitute for the PFI's credit judgement, and does not indemnify lenders against poor underwriting practices. Loans that are eligible but do not meet the PFI's credit criteria are not required to be made. • Risk sharing will be tailored to each eligible country's market, which will be determined through PFI due diligence, assessments including the level of market failure and maturity

[65] The eligibility criteria will follow the guidance provided in ADB's Sovereign Financially Intermediated Loan policy document.

	of MSME adaptation lending in the country, and legal reviews. The facility may adopt pari passu, first loss, or hybrid approaches, depending on assessment findings. Loss sharing structures, detachment points, and maximum facility liability will be calibrated to each country based on available loss-side evidence (non-performing loans stock).
Eligible Borrowers	MSMEs meeting programme definitions and the lending criteria of participating financial institutions. The respective country facility may establish additional requirements relating to enterprise size, business activity, operating history, or geographic focus areas to support programme objectives.
Loan Size Limits	Minimum and maximum loan sizes may be established to ensure the facility targets underserved MSME market segments and achieves an appropriate balance between outreach, diversification and administrative efficiency.
Sector Requirements	The facility may establish sector eligibility or concentration parameters to promote alignment with country adaptation priorities, encourage diversification, and avoid excessive exposure to individual sectors or value chains.
Portfolio Concentration Limits	PFIs, at their discretion, may limit exposure to individual borrowers, sectors, geographic areas or other risk categories to support prudent portfolio management and reduce concentration risk.
Guarantee Coverage Rules	The respective national facility will establish guarantee coverage percentages, portfolio caps, loss-sharing arrangements, claims procedures and recovery requirements to balance risk sharing between participating financial institutions and the facility while maintaining appropriate lending incentives.

Note: The above criteria for 1.2.1.1 represent the proposed programme-level design framework and remain subject to further due diligence, consultation and confirmation. Before implementation, specific eligibility criteria will be calibrated according to each RPACA member's national financial sector and market conditions, respective MSME financing needs, institutional arrangements, and the design and operating requirements of any existing national guarantee facility or mechanism. Existing facilities will be used and adapted where appropriate, with additional requirements introduced where necessary to meet RPACA objectives and applicable ADB policies, requirements and procedures. Final eligibility criteria, risk parameters and operational arrangements will be agreed at country level and reflected in the relevant facility documentation.

Component 1: Enhancing Pacific Island Countries' Access to Climate Finance

In 2025, Pacific Islands Forum Economic Ministers endorsed the Pacific Climate Finance Access and Mobilization Strategy (CFAMS) as the region's central framework to strengthen how PICs access, manage, and scale climate finance. Closely aligned with the 2050 Strategy for the Blue Pacific Continent and the Pacific Roadmap for Economic Development (PRED), CFAMS focuses on enhancing institutional capacity, streamlining access to international climate funds, and mobilizing private capital to support resilient development pathways. Within this context, RPACA has been recognized by Forum Economic Ministers as a flagship regional initiative, with a critical role in translating regional priorities into investment-ready, programmatic proposals that can unlock new and diversified sources of climate finance.

Component 1 is designed across three outcomes as illustrated in Figure 12 to strengthen the capacity of PICs to access, mobilize, and manage climate finance at the scale their adaptation needs require. PICs need to invest approximately 6.5-9.0% of GDP in adaptation annually (around US$1 billion) to confront the rising effects of climate change – but current flows only reach approximately US$220 million per year.[66] This shortfall reflects persistent weaknesses in the institutional and fiscal systems through which investments are identified, appraised, and financed, and in the financial systems through which capital is raised and intermediated - weaknesses that constrain public and private finance alike (though in different ways).

Component 1 establishes the enabling conditions required for RPACA to deliver transformative, sustained climate resilience across the Pacific. Its central objective is to equip MoFs, governments and financial institutions with the capacity and resources to develop, finance, and implement pipelines of good-value adaptation investments, to sustain these activities over the long term, and to facilitate private sector investment.

Component 1 addresses priority actions under CFAMS and supports its operationalization by addressing the systemic constraints that have historically limited access to and effective use of climate finance in the

[66] Pacific Islands Forum Secretariat, *Agenda Item 6A: Climate Change Finance*, PIFS (22) FEMM.6a, 2022.

Pacific[67]. Through long-term capacity development within MoFs and national institutions, it supports integration of climate and disaster risks and resilience considerations into budgeting, fiscal planning, public investment management, and financial oversight. This embeds climate resilience at the core of public financial systems and financial markets, improves countries' absorptive capacity in line with CFAMS objectives, and helps shift adaptation finance from fragmented, project-by-project interventions to a coherent, programmatic approach. The focus extends beyond improving access to external climate finance to a broader climate fiscal risk management approach, including assessing the macro-fiscal impacts of climate change and strengthening domestic revenue resilience.

At the regional level, Component 1 will enhance coordination, standardize tools, and streamline engagement with international climate funds, directly supporting CFAMS' goal of more efficient and programmatic access. By strengthening the fiscal systems, investment pipelines, institutional capabilities, and incentive frameworks that underpin climate-resilient investment, Component 1 provides the foundations which enhance the sustained impacts of Component 2 – and later Components 3 and 4.[68]

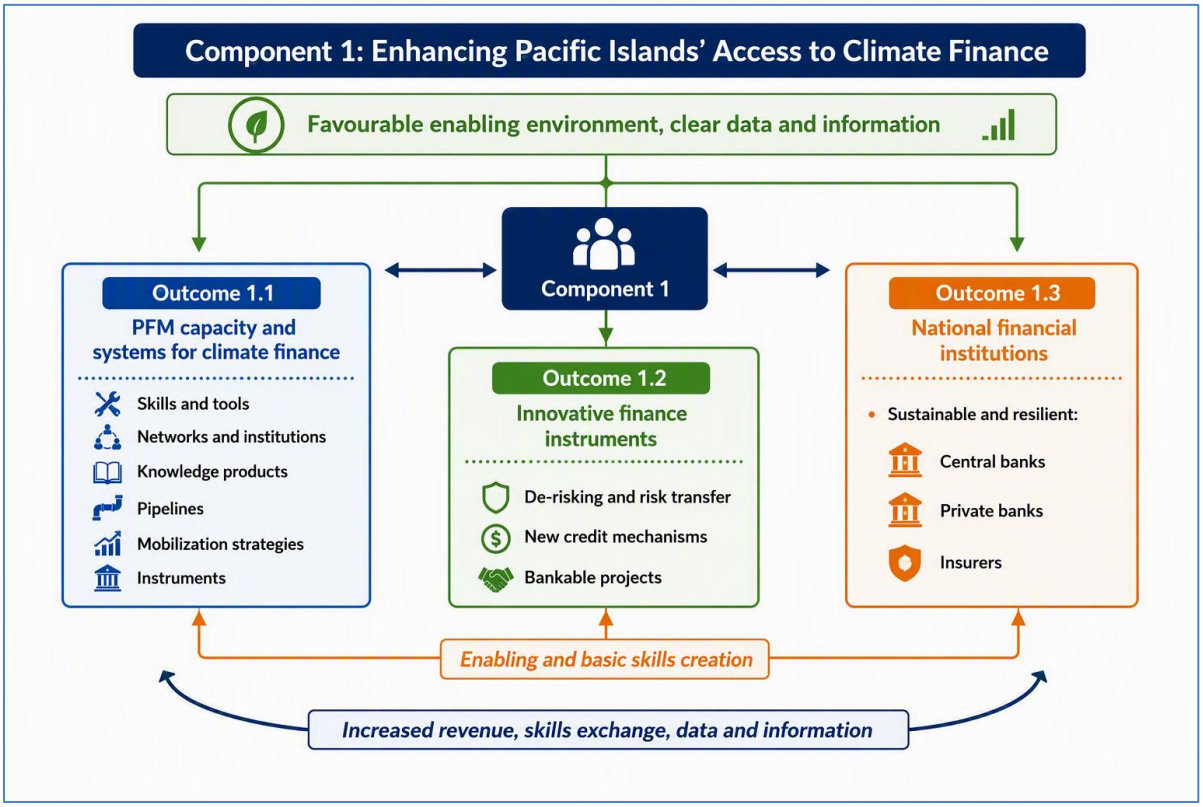


Figure 12: Outcomes under Component 1

To achieve this, Component 1 has three mutually supportive Outcomes (see Figure 12):

- Outcome 1.1 works through Ministries of Finance and national institutions. It builds the human capital, institutional conditions, and PFM systems and tools MoFs need to engage effectively with technical assistance and increase the quantity and quality of adaptation investment: investing in skills development and upskilling across Government staff, and integrating risk analytics into fiscal planning, integrating risk analytics into fiscal planning, strengthening the appraisal and prioritization of adaptation investments, and expanding countries' access to diversified climate finance instruments, mechanisms, and sources. It also strengthens peer learning networks, knowledge management systems, and regional coordination mechanisms needed to scale

[67] PIFS. 2025. Forum Economic Ministers Meeting 2025. Agenda Item.8: Investment Forum (Access to Climate Finance). Suva, Fiji: Pacific Islands Forum Secretariat. Available: https://forumsec.org/sites/default/files/2026-01/PIFS%2825%29FEMM.8%20%E2%80%93%20Investment%20Forum%20%28Access%20to%20Climate%20Finance%29.pdf

[68] Note: approval of this document does not imply GCF commitment to either Components 3 and 4, nor to the contents of Components 3 and 4 should they be approved

investment in adaptation. This upgrading of the public sector also enables future private sector development.

- Outcome 1.2 works through financial instruments and mechanisms. Through five sub-projects, it supports the development, piloting, and scaling of innovative financial instruments and mechanisms applicable across the region, targeting adaptation. As MSMEs are the backbone of the Pacific economies, this notably includes a blended finance platform for MSME adaptation lending. Outcome 1.2 further establishes the Pacific Infrastructure Risk Advisory and Transfer (PAC-INFRAT) advisory mechanism, and the feasibility and market testing of further instruments.
- Outcome 1.3 works through national financial institutions. It strengthens national financial institutions, including central banks, financial regulators, and commercial and development banks to integrate climate risk into supervision, regulation, and lending practices in a sustained way. It complements Outcome 1.1 with its ultimate focus to facilitate private investment.

The three Outcomes are mutually reinforcing, and each is insufficient alone. Outcome 1.1 supports governments to identify, appraise, and prioritize adaptation investments and build the financing strategies needed to support them. Outcome 1.2 determines whether instruments and mechanisms exist (through public and private capital) to reach those investments. Outcome 1.3 determines whether national financial institutions are equipped to assess climate risk and lend and invest accordingly. Component 1 pursues all three in parallel, establishing the enabling conditions on which Component 2 will build.

ADB's knowledge, management and learning activities under component 1 are limited to generating implementation-focused knowledge and technical learning that directly supports the design, delivery and adaptive management of Components 1 and 2, including innovative climate finance, climate-resilient infrastructure and coastal adaptation, without establishing parallel regional knowledge platforms. These outputs- including technical guidance, policy notes, toolkits and implementation lessons- will be shared with the future SPREP-led Component 4[69], which will lead programme-wide knowledge management, regional learning, synthesis and dissemination through existing regional mechanisms such as the Pacific Climate Change Centre. This proposed clear division of roles ensures complementarity by positioning ADB as the generator of sector and investment-specific knowledge and SPREP as the regional knowledge integrator and disseminator on climate change, avoiding duplication while strengthening the overall RPACA learning ecosystem.

Outcome 1.1: Climate-, disaster-, and gender-responsive public financial management capacity of Pacific Island Countries' Ministries of Finance and national institutions strengthened

Description: Outcome 1.1 addresses a specific and well-evidenced set of constraints within Pacific governments related to adaptation finance. It addresses gaps in two interconnected layers of PFM. The first is foundational: the core budget processes, expenditure management systems, fiduciary controls, and fiscal risk frameworks that underpin all government financial activity. The second is the climate PFM layer that depends on these foundations: the systems through which governments identify climate risks, plan and appraise adaptation investments, and build the financing strategies needed to attract and sequence capital. Outcome 1.1 constitutes a programmatic response to both layers, beginning with the foundational human capital and institutional conditions that must be in place before technical assistance can be leveraged, building up to specific PFM reforms needed to generate investable adaptation pipelines and diversified, country-led financing strategies. See Annex 2, Chapter 10 for a full assessment of PFM across the Pacific and implications for adaptation finance.

This outcome combines long-term, systemically anchored capacity development within Ministries of Finance (MoFs) and related public institutions with support to strengthen the systems and tools needed to integrate climate and disaster risks into PFM systems and investment decision-making and investment management.

Capacity will be built through training, professional development, peer learning, knowledge systems, and regional coordination mechanisms. The focus goes beyond improving access to external climate finance to embedding a broader fiscal risk management approach, including understanding the macro-fiscal implications of climate change, strengthening domestic revenue resilience (e.g. other climate-sensitive sectors of PICs), and improving national systems to identify, manage, and finance climate and disaster risks in a holistic and sustainable way.

[69] Note: approval of this document does not imply GCF commitment to either Components 3 and 4, nor to the contents of Components 3 and 4 should they be approved

This Outcome addresses three core gaps: weak climate risk integration in fiscal planning, limited translation of adaptation priorities into bankable project pipelines, and constrained access to diversified climate finance instruments (see Annex 2, section 10.3 for analysis of gaps). It focuses on strengthening the systems and tools needed to deliver key PFM functions: climate fiscal risk assessment, management and resource mobilization. Rather than developing PFM and budget support from the ground up, it aims to draw together existing risk data (PCRAFI, SPREP, SPC), analysis (PFTAC), and regional coordination and finance mechanisms (PIFS, ADB, GCF) to develop jointly owned regional tools.

Outcome 1.1 support is structured in two tiers. Foundational support under Outputs 1.1.1-1.1.3 (capacity development, regional coordination, and climate-fiscal risk assessment tools) is offered to all 14 PICs. A smaller sub-set of countries with a more established foundation for climate-responsive PFM (higher implementation readiness) would receive full support across Outputs 1.1.1-1.1.5, adding climate risk management and public investment planning (1.1.4) and climate resource mobilization (1.1.5) so that all three functions are strengthened together. Drawing on the ongoing PFRI regional mapping of PFM practices (see section 9 of Annex 2), the preliminary candidates for this fuller package are Fiji, Samoa, Tuvalu, Solomon Islands, PNG and Palau, each of which is developing MoF-led approaches to climate-responsive PFM systems. The final selection of countries will be confirmed at inception stage through a structured readiness assessment applying five criteria:

- an established, MoF-led basis for climate-responsive PFM across all three PFM functions (risk assessment, risk management, resource mobilization), assessed using the country diagnostic results from the PFRI review;
- government demand and ownership, evidenced through direct MoF consultation and documented commitment such as a formal expression of interest or the reflection of climate-responsive PFM in national fiscal planning;
- absorptive and implementation capacity, assessed against each country's track record of delivering comparable PFM or climate-finance reforms within programme timeframes;
- the size of the adaptation investment gap relative to the economy, drawing on the fiscal-risk exposure estimates in the PFRI regional report;
- and complementarity with existing and planned support, confirmed through a mapping of current climate-PFM engagements to avoid duplication and enable co-financing.

The above selection criteria of countries will be guided by a documented readiness matrix scoring each DMC against the five dimensions, providing a basis for confirming or adjusting the preliminary shortlist at inception. The intention is not to exclude other PICs, but rather to build on existing baseline, momentum and generate practical lessons, tools, and demonstration effects that can accelerate uptake and learning amongst other countries in the region.

Output 1.1.1: Skills and capacity to address climate-, disaster-, and gender-responsive Public Financial Management (PFM) are enhanced, retained, and applied

Description: Despite increasing volumes of climate finance in the Pacific, persistent institutional and human-resource constraints limit countries' ability to access and manage funds effectively through national systems. Climate change units and MoFs often operate in silos, resulting in weak integration of climate finance into budgeting, fiscal planning, public investment management, and oversight frameworks. Technical assistance has historically focused on environmental ministries, while the fiscal systems responsible for budgeting, debt, and expenditure management lack ownership and capacity (see Annex 2, section 10 for barriers).

Critical technical skills gaps exist in climate-sensitive fiscal risk analysis, disaster risk finance, climate budget tagging, resilient public investment management, and monitoring and evaluation of adaptation expenditures. High staff turnover and limited career incentives undermine institutional memory and sustainability. Short-term consultancy models have further limited durable systems change, with reforms often reverting once external support ends. Output 1.1.1 addresses these challenges through establishing long-term, regionally anchored capacity development that positions MoFs as co-drivers of climate finance design, appraisal, implementation, reporting, and oversight. It supports the adoption and sustained use of climate-responsive PFM tools, increased volumes of climate finance managed through country systems, and stronger alignment with gender equality, disability inclusion, and social equity objectives.

Output 1.1.1 Activities - Complementarity and Gap Filling

This Output is designed as a single continuum: the stackable credentials architecture allowing Pacific participants to progress through their careers. Activities 1.1.1.1 through 1.1.1.5 are inter-related and mutually reinforcing, targeting distinct populations and career pathways and stages. After the assessments (1.1.1.1), 1.1.1.2 upskills current mid-career staff through short courses, while 1.1.1.3 builds the entry pipeline of new graduates. Activities 1.1.1.4 and 1.1.1.5 are mechanisms to convert individual skills into regional institutional memory.

All activities have been deliberately designed for cost-efficiency by working through existing platforms rather than creating new structures. The activities are designed to addresses a critical gap in the Pacific by developing, retaining, and institutionalising the specialised workforce needed to embed climate and disaster risk considerations within public financial management systems. Through integrated skills assessments, stackable learning pathways, professional development, and regional knowledge networks, the output ensures that adaptive capacity is sustained within national and regional institutions, enabling more effective planning, financing, and implementation of climate-resilient investments over the long term.

Box 1: Output 1.1.1 Activities - Complementarity and Gap Filling

Delivery will follow a two-phase approach:

- Phase 1 (Year 1): Capacity Needs Assessments (CNAs), programme design, knowledge portal development, and peer network setup.
- Phase 2 (Years 2–3): Scaled delivery through regional cohorts, scholarships, internships, peer convenings, and operation of online platforms.

Activity 1.1.1.1: Update Skills Needs Assessments on Climate, Disaster, and Gender-responsive PFM and Investment Planning

Update assessments will be conducted with MoFs and relevant central agencies in all 14 PICs to assess institutional and technical capacity related to climate- and disaster-responsive PFM and investment planning (see Annex 2)[70] . The assessments will identify priority gaps, inform programme design, and tailor training and institutional support. SAs will be undertaken collaboratively with ADB experts and regional academic partners to ensure relevance, ownership, and alignment with national reform processes.

Activity 1.1.1.2: Develop Certified Professional Development Programmes

This activity supports the co-design and delivery of certified professional development programmes in climate- and disaster-responsive PFM and investment planning. Programmes will be modular and flexible, allowing participants to progress from individual courses to full professional certification. Target groups include young professionals, mid-career and senior civil servants from MoFs, planning agencies, climate finance units, treasuries, and related institutions, with priority for women, persons with disabilities, and under-represented Pacific communities.

Curricula will be structured around functional MoF roles, including climate-responsive budgeting, fiscal risk and disaster risk finance, and resilient public investment management. Delivery will use a training-of-trainers' model with national public service institutions and regional universities providing certification and quality assurance. Regional exchanges and study tours will be incorporated where appropriate.

Activity 1.1.1.3: Establish Postgraduate Qualifications and Skills Development Internship Programme

This activity supports postgraduate qualifications and structured entry pipelines to build a future cohort of climate-responsive PFM professionals. In partnership with regional and national universities, stackable postgraduate programmes will allow progression from certificate to diploma to master's level. Internships and mentorship placements will provide practical experience across budgeting, investment planning, treasury, audit, and climate finance functions, linked to concrete PFM reform priorities such as climate budget tagging or disaster risk finance strategies. Scholarships, internships, and exchanges will reduce entry barriers and strengthen long-term public-sector talent retention.

[70] Existing capacity and needs assessments in the Pacific region are largely fragmented, outdated, or project-specific, often focused on general PFM or earlier phases of climate finance readiness support rather than current climate-responsive budgeting and investment systems. Many were developed prior to the latest updates in NDCs (2.0 and 3.0), NAPs, and evolving climate finance architectures (e.g. CFAMS), meaning they do not fully reflect current implementation gaps, institutional mandates, or the increasing complexity of climate-related fiscal risks. An updated Capacity Needs Assessment is required to ensure alignment with revised NDCs, NAPs, and emerging climate risks and finance frameworks, enabling ADB to accurately identify current institutional gaps and tailor capacity building to support effective implementation of national climate and investment priorities across Pacific SIDS.

Activity 1.1.1.4: Establish Peer Learning Network

A peer-to-peer learning network will be established through existing platforms (e.g. Pacific Climate Change Centre, RCM-PFM), linked to regional policy processes such as FEOM and FEMM. The network will facilitate knowledge exchange, dissemination of tools, and adoption of PFM reforms, ensuring learning is embedded within active decision-making processes.

Activity 1.1.1.5: Develop and Launch a Climate- and Disaster-Responsive PFM Knowledge Portal

A federated online knowledge portal will aggregate existing Pacific resources into a single, MoF-relevant platform. Hosted on or integrated with existing regional systems, the portal will provide self-paced learning modules, practical tools, and case studies relevant to climate-responsive PFM and investment planning.

Together with the network (1.1.1.4), this portal addresses the core problem of high staff turnover and the failure of short-term engagement models. The portal codifies knowledge, mitigating the loss of expertise when trained staff move on, while the network sustains application of skills in official duties. The portal will aggregate and organize existing but currently fragmented Pacific resources (i.e. the PCCC, the Pacific Climate Change Portal, Pacific Disaster Net, and partner-developed PFM tools) under a common taxonomy relevant to Ministries of Finance. This will build upon activities implemented under ADB's Pacific Fiscal Resilience Initiative, applying processes that are currently being developed for Papua New Guinea. This will be particularly useful for smaller PICs whose officials cannot regularly participate in regional convenings.

Efforts will be made to engage some or all of the following partners (which already have established partnerships with ADB):

- National and regional universities: UPNG, USP
- Regional CROP agencies: PIFS, SPREP-PCCR and SPC
- International Partners: Universities (SOAS, ANU), IFIs (IMF / PFTAC)
- Formal Coordination Mechanisms: RCM-PFM.

Contribution to RPACA Objectives:

- Strengthens core PFM systems by embedding climate and disaster risk considerations into budgeting, fiscal planning, and investment decision-making processes across Pacific Island Countries
- Builds a sustained pipeline of skilled professionals through certified training, postgraduate pathways, and internships, ensuring long-term institutional capacity rather than short-term technical assistance.
- Enhances country ownership and use of national systems by equipping Ministries of Finance to design, access, manage, and track climate finance directly.
- Promotes regional coherence and peer learning, enabling countries to adopt, adapt, and scale best practices in climate-responsive PFM through networks, exchanges, and shared tools.
- Establishes durable knowledge infrastructure (e.g., portal and learning systems) to retain institutional memory, standardise tools, and support continuous learning and reform implementation.

Complementarity and coherence with PIC climate readiness:

- Aligns with and builds on existing GCF Readiness and preparatory support by moving beyond short-term technical assistance toward institutionalized, long-term PFM capacity, ensuring that readiness investments translate into sustained system reforms and increased use of country systems.
- Reinforces Climate Finance and Economic Management reforms supported by embedding climate risk into fiscal frameworks, public investment management, and budgeting processes, thereby operationalizing policy commitments into actionable financial decision-making tools.
- Enhances regional coherence across Pacific climate initiatives (e.g., PIFS, SPREP, PCCC platforms) through shared methodologies, peer learning networks, and a common knowledge portal, reducing duplication and ensuring consistent application of climate finance and PFM approaches across PICs.
- Strengthens complementarity with multilateral and bilateral partner programmes (including ADB, World Bank, and GCF projects) by providing the institutional backbone - skills, systems, and

pipelines - needed to absorb, manage, and scale climate finance, thereby improving overall effectiveness and coordination of climate investments in the Pacific.

Expected Results: PICs achieve sustained, system-wide improvements in climate-responsive public financial management, enabling increased access to, effective use of, and long-term scaling of climate and disaster risk finance through strengthened national institutions.

Output 1.1.2: Regional climate finance and adaptation planning coordination with gender equality and inclusion mainstreamed and enhanced.

Description: Coordination and collaboration across the region are generally strong and built upon many existing mechanisms, for example PIFS, SPREP, SPC etc. Weaknesses in current collaboration mechanisms tend to be more at the operational and technical levels, collaboration is stronger at the political level. Further, there are no existing mechanisms with a focus, at the technical level, on climate finance and climate resilient infrastructure. This Output, through initially guiding and technically steering the broad range of RPACA partners and activities, and through the production and development of a series of targeted knowledge and policy products, will build a strong community of practice across these innovative domains. Activities initially under this Output aim to support project roll out and implementation and grow into an enduring support and collaboration mechanism, coordinating technical and policy responses to the climate change challenge.

This collaboration mechanism will be housed within existing facilities in the region. Although the optimal form of this collaboration mechanism is yet to be determined, a strong possibility is a semi-formal community of practice - Pacific Climate Infrastructure Finance Community of Practice (CIFCOP). It is anticipated to function as a non-binding, practice-based forum for sustained collaboration on adaptation financing, addressing sea level rise, infrastructure resilience, climate-smart agriculture, and integrated water management, operating in full respect of national sensitivities. CIFCOP will be explicitly inclusive, ensuring representation of women, persons with disabilities, youth, and marginalized communities in governance and knowledge exchange. The key strategy is that the CIFCOP will be created and built through practice: from the outset, it will be charged with implementing, supervising, and overseeing specific tasks, acquiring the skill sets, experience, and credibility needed to develop into a sustainable, self-sufficient mechanism over time.

Output 1.1.2 addresses all knowledge management and learning directly related to Components 1 and 2. It does not cover knowledge management and learning for Components 3 and 4[71]. Initially, in addition, 1.1.2 will address overall, RPACA program level, knowledge management and learning needs. However, once under implementation, Component 4[72] is responsible for all overall, program level, knowledge management and learning needs.

Activity 1.1.2.1: Advise and steer Programme roll-out and implementation

Steering Committee and Advisory Panel structures will be codesigned with participating governments and regional stakeholders to provide strategic oversight, facilitate country ownership, coordinate implementation across programme components, and monitor programme performance. This activity supports governance functions, including Steering Committee and Advisory Panel meetings, technical advice, secretariat support, and participation of member countries and regional partners. Meetings will be aligned with existing regional fora and delivered through hybrid modalities where feasible to minimise costs. Initially, the governance arrangements will oversee Components 1 and 2 and will be expanded to include Components 3 and 4 as implementation commences. See Section B.4 RPACA Governance Structure for more information.[73]

Activity 1.1.2.2: Prepare and issue regional knowledge products and policy briefs

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This activity supports generation and dissemination of regional knowledge products related to components 1 and 2, i.e. with a focus on climate finance and investment infrastructure planning. These could cover, for example: transformational adaptation, including programmatic and regional approaches; nature-based and community-driven pathways; and private-sector engagement, including on financial mechanisms. Outputs may include policy briefs, toolkits, digital products, and regional action roadmaps. Note, this activity does not cover knowledge management and learning for Components 3 and 4. Initially, prior to the start-up of Component 4[74], 1.1.2.2 will cover program level knowledge or policy products. However, once under implementation, Component 4[75] is responsible for program level, knowledge management and learning needs.[76,77]

Activity 1.1.2.3: Establish a self-sustaining, Pacific climate infrastructure finance community of practice (CIFCOP)

Based on the partnerships developed and the experience acquired through the two preceding activities, forms and modalities to establish a permanent, durable, self-sufficient knowledge platform will be explored and developed. A feasibility study will be developed through a thorough analysis of related existing entities, a full assessment of needs and resources, elaboration of a workplan, and a business and financing strategy. Membership criteria and governance frameworks will ensure balanced representation across genders, age groups, and abilities, and equity outcomes will be tracked in the workplan.

Contribution to RPACA Objectives:

- Strengthens regional knowledge generation and dissemination on transformational adaptation approaches, enabling countries to access, apply, and scale best practices.
- Promotes practice-based learning and institutional credibility by linking knowledge development directly to implementation tasks, ensuring the CIFCOP or equivalent evolves as a functional and results-driven platform.
- Supports the creation of a self-sustaining, long-term regional platform for climate policy coordination, technical exchange, and programmatic adaptation planning beyond RPACA.

Expected Results: A sustainable, regionally owned institutional platform is established to coordinate, guide, and scale climate adaptation ambition, finance, and implementation across PICs.

Complementarity and Coherence with PIC Climate Readiness Actions:

- Builds on GCF Readiness and preparatory support by providing a permanent regional platform (CIFCOP) that consolidates and sustains knowledge, tools, and institutional linkages developed through readiness projects.
- Reinforces Climate Finance and Economic Management (CFEM) processes by offering a regional coordination and peer-learning mechanism that supports consistent application of fiscal resilience, planning tools, and climate finance strategies for planned climate investments.
- Aligns and coordinates with existing regional architecture (e.g., PIFS, SPREP, PCCC, SPC) by embedding CIFCOP, avoiding duplication and strengthening coordination across climate, finance, and sectoral initiatives.
- Enhances donor and partner coherence (ADB, GCF, World Bank, bilateral programs) by serving as a central platform for knowledge exchange, policy alignment, and programmatic approaches, improving the effectiveness and scalability of climate investments in the Pacific.

Output 1.1.3: Climate-related fiscal risk analytics and budget integration tools developed.

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[76] Note: approval of this document does not imply GCF commitment to either Components 3 and 4, nor to the contents of Components 3 and 4 should they be approved

[77] Output 1.1.2 will address all knowledge management and learning directly related to Components 1 and 2. Overall, program level knowledge management and learning is addressed under Component 4 that is to be developed as a separate FP by SPREP. As Component 4 is to be operationalized later and given the critical need to start early with knowledge and learning, this may be covered initially by 1.1.2 and later coordinated with SPREP and SPC.

Description: This output builds government capacity to identify, measure, and disclose climate-related fiscal risks (Activity 1.1.3.1) and embed them in fiscal and budgetary frameworks (Activity 1.1.3.2).

Activity 1.1.3.1: Develop gender-responsive climate fiscal risk analytics

Standardized methodologies will be developed to translate existing hazard assessments (from PCRAFI, SPREP, and SPC) into economic cost estimates usable by MoF staff. The analytics will combine scenario analysis and fiscal stress-testing (modelling the budgetary impact of cyclones, floods and slow-onset events under alternative climate and macro-fiscal pathways), open-source models that finance ministries can maintain and run internally, and a shared regional climate-economic database that pools hazard, exposure and loss data across countries. Because these tools and the underlying methodologies are regional resources, they are developed once and made available to all 14 PICs. This aims to fill a critical gap identified through the forthcoming ADB-led review of public financial management systems: Ministries of Finance lack decision-relevant climate fiscal risk information. This gap persists despite ongoing efforts (see section on complementarity and coherence with ongoing actions).

Activity 1.1.3.2: Develop and integrate gender-responsive budget tools and processes

Inter-ministerial coordination mechanisms, revised Medium-Term Fiscal Framework (MTFF) templates, and budget guidance will be developed to ensure climate risk information systematically informs budget and investment decisions across all PICs. This support will use PFTAC and World Bank PFM diagnostics as the starting point, and time its work around each country's existing PFM reform cycle.

Contribution to RPACA Objectives:

- Strengthens national fiscal resilience systems by embedding climate-related fiscal risk analysis into budgeting, debt sustainability assessments, and macro-fiscal planning processes (Activity 1.1.3.1).
- Enhances evidence-based decision-making in Ministries of Finance through standardized climate fiscal risk methodologies that translate hazard data into economic and fiscal cost estimates.
- Improves integration of climate risk into core budget processes by establishing inter-ministerial coordination mechanisms and formalized data flows between sector agencies and MoFs (Activity 1.1.3.2).
- Supports systematic incorporation of climate considerations into national planning frameworks through revised MTFF templates and budget circular guidance aligned with climate risks.
- Builds regional consistency in fiscal risk assessment and reporting by developing shared tools, templates, and economic analysis frameworks applicable across Pacific SIDS.

Expected Result: PICs systematically integrate climate-related fiscal risks into national budgeting and planning systems, improving fiscal resilience, investment prioritization, and long-term economic stability.

Complementarity and Coherence with PIC Climate Readiness Actions:

- Advances CFAMS objectives by strengthening the core fiscal and planning systems that underpin improved access to, and effective use of, climate finance, particularly through enhanced absorptive capacity within Ministries of Finance.
- Builds on IMF/PFTAC and World Bank PFM support (including PEFA and Climate-PIMA diagnostics, advisor missions, and macro-fiscal analyses) by institutionalizing these diagnostics as internal tools.
- Transitions GCF Readiness investments in fiscal risk, PFM, and climate budgeting from pilots into institutionalized, government-led fiscal risk processes embedded in the national budget frameworks.
- Converts regional climate and disaster data (PCRAFI, SPREP, SPC) into standardized fiscal and economic decision-making tools, ensuring risk information is in a format fiscal and budgetary processes can absorb.
- Delivers through ADB's existing relationships with Pacific Ministries of Finance and GCF NDAs, allowing RPACA to embed these tools within institutions ADB already works with rather than building new entry points.

Output 1.1.4: Climate Adaptation Investment Planning (CAIP) framework for appraising and prioritizing climate adaptation investments established.

Description: This output strengthens the policy and institutional architecture through which central agencies plan, appraise, and prioritize climate adaptation investment. It supports Ministries of Finance and central planning agencies to develop and institutionalize Climate Adaptation Investment Planning (CAIP) frameworks that integrate climate risk into public investment programming and budgeting. Applying these frameworks enables governments to produce national adaptation investment plans that translate adaptation priorities into prioritized, costed, and sequenced pipelines, which feed into existing infrastructure planning, private finance, and PPP channels.

Activity 1.1.4.1: Develop and institutionalize Climate Adaptation Public Investment Planning (CAIP) frameworks

CAIP will support finance, planning and line agencies to align public investments with adaptation objectives through investment in institutions, capacity, infrastructure and technology. Support will be provided to strengthen the policy and institutional architecture for risk assignment; enhance climate-aligned public investment programming and budgeting; and align fiscal instruments (e.g. tax and subsidy policy) with adaptation objectives. Support will also include structured dialogue platforms that will bring governments and private investors together to address bankability constraints, support project preparation, and advance priority projects toward financing. This will enable governments to produce national adaptation investment plans, aligned with their fiscal frameworks, that translate adaptation priorities into programmatically sequenced, costed pipelines.

Contribution to RPACA Objectives:

- Strengthens the Ministry of Finance mandate and coordination role in climate-aligned public investment planning by establishing the inter-ministerial coordination mechanisms through which MoFs and sector agencies jointly prioritize and finance adaptation investment (Activity 1.1.4.1).
- Enables governments to develop prioritized, costed, and sequenced adaptation investment pipelines that align climate risk information with national development strategies and fiscal frameworks.
- Improves Strengthens national standards and processes for project preparation, including guidance on concept development, feasibility studies, and financial structuring, applied by agencies to advance priority adaptation investments.
- Establishes structured investment dialogue platforms and pipeline review mechanisms through which governments and private investors jointly address bankability constraints (Activity 1.1.4.1).

Expected Result: PICs develop and operationalize prioritized, bankable, and finance-ready adaptation investment pipelines that systematically integrate climate risk into public investment planning and enable scaled climate finance mobilization, a key CFAMS priority of the region.

Complementarity and Coherence with PIC Climate Readiness Actions

- Complement existing investment planning activities by working with ministries of finance and central planning agencies to plan and allocate public finance to investments that advance resilience. This may include PPP investments. This notably complements the work of the Pacific Region Infrastructure Facility (PRIF)[78] with sector agencies on investment planning and investment preparation. This also notably complements the work of ADB's Office of Markets Development and Public-Private Partnership (OMDP)[79] on the structuring and setting-up of individual PPP transactions. Project pipelines informed by CAIP will be fed into existing infrastructure plan, private-finance and PPP channels (including those supported by PRIF, OMDP, and the ADB Wayfinder (Pacific) Program).[80]

[78] ADB (2025). Pacific Region Infrastructure Facility Annual Report 2024. Available from: https://www.adb.org/documents/pacific-region-infrastructure-facility-annual-report-2024
[79] ADB (2025). Office of Markets Development and Public-Private Partnership (OMDP). https://www.adb.org/what-we-do/topics/public-private-partnerships
[80] ADB (2025). Report and Recommendation of the President to the Board of Directors: ADB Wayfinder (Pacific) Program under the Enhanced Faster Approach to Small Nonsovereign Transactions Policy (Project 59142-001). Manila.

- Directly advances GCF Readiness and pipeline development support by transitioning from early-stage concept development to structured, investment-ready pipelines and funding proposals aligned with GCF standards.
- Operationalizes CFAMS objectives by strengthening national systems for identifying, prioritizing, and packaging adaptation investments that can be efficiently channelled into international climate finance mechanisms.
- Builds on existing GCF NDA and readiness coordination structures by formalizing and strengthening NDA–MoF–line ministry linkages, ensuring improved alignment between climate priorities and fiscal planning.
- Enhances coherence with regional and bilateral project preparation facilities (e.g., ADB PRIF, World Bank, SPC/SPREP) by standardizing pipeline development processes and improving coordination across project preparation support providers, reducing fragmentation and duplication.

Output 1.1.5: Innovative climate finance instruments and enabling frameworks designed.

Description: This output supports technical feasibility, market sounding, and pilot development of innovative finance instruments across public, private, and blended finance. (It only comprises technical assistance; it does not provide financing.)

Activity 1.1.5.1: Develop national financial instruments

This activity will provide technical support to PICs to explore, assess, and develop potential instruments to mobilize finance for adaptation investments. This includes support to improve the governance of National Trust Funds to mobilize and disburse resources effectively; design and deploy climate finance instruments like resilience bonds and carbon finance; and support to strengthen domestic resource mobilization strategies – including use of green taxes and levies to enable investment in adaptation. It also includes support for development of innovative financing mechanisms for climate financing including regional adaptation trust funds, parametric insurance products for MSMEs, capital market solutions for adaptation and Debt-for-climate or debt-for-nature swaps (Annex 2, section 10.4.3 details barriers in PICS in relation to finance instruments).

Climate finance in the Pacific remains heavily weighted toward grants and standard concessional loans - the most accessible instruments, rather than those best matched to country needs - leaving a wide and widening adaptation finance gap. A far broader set of mechanisms including regional climate funds, parametric insurance, blended finance, carbon markets, debt-for-climate swaps, and national trust funds could be accessed and sequenced, and early adopters such as Fiji (sovereign green and blue bonds) show diversification is achievable. For most DMCs, the binding constraint is not the absence of instruments but the lack of MoF capacity and frameworks to identify, structure, and negotiate access to them.

Contribution to RPACA Objectives:

- Supports countries to translate climate finance needs into actionable, country-prioritized financing solutions through targeted feasibility and structuring support.
- Expands access to diversified climate finance sources by matching adaptation pipelines with appropriate instruments such as GCF, blended finance, sovereign lending, insurance, and private co-finance mechanisms.
- Strengthens national capacity to mobilize and structure climate finance through targeted training, finance matchmaking analyses, risk-layering frameworks, strengthened safeguard frameworks and policy guidance for Ministries of Finance and NDAs.
- Supports development of innovative, country-specific financial instruments such as trust funds, carbon mechanisms, debt swaps, insurance, bonds, and loss and damage facilities tailored to national priorities and readiness levels.
- Builds a pipeline of screened, market-tested, and investment-ready financing concepts to feed into broader RPACA financing and investment components.
- Enhances regional knowledge sharing and learning on innovative climate finance through cross-country application and evidence generation.

Expected Results: PICs are able to systematically access, structure, and deploy a broader and more diversified range of climate finance instruments, resulting in scaled-up, inclusive, and sustainable financing for adaptation.

Complementarity and Coherence with PIC Climate Readiness Actions:

- Directly strengthens GCF Readiness and accreditation pathways by bridging the gap between readiness support and full institutional access to GCF funding.
- Operationalizes CFAMS objectives by enabling countries to translate improved climate finance access systems into practical mobilization of diverse finance instruments and blended finance solutions, including private sector capital.
- Builds on existing NDAs, climate finance units, and regional readiness platforms by improving their ability to structure, sequence, and coordinate financing strategies across multiple funding sources in a coherent way.
- Enhances coherence with regional and multilateral partners (ADB, World Bank, UN agencies, SPC/SPREP) by standardizing finance mobilization approaches, reducing fragmentation in instrument design, and ensuring consistent application of risk screening and safeguard frameworks across programs.

Outcome 1.2: Climate-resilient and inclusive financing for MSMEs and infrastructure is expanded/scaled-up through innovative and scalable financial instruments by Pacific financial institutions.

Description: Outcome 1.2 supports the development, piloting, and scaling of innovative financial instruments to mobilize private capital for climate adaptation in Pacific Island countries. It focuses on three complementary areas: (i) establishing blended finance to expand MSME adaptation lending, with a strong emphasis on women-led enterprises; (ii) piloting infrastructure de-risking solutions, including insurance and risk transfer mechanisms, to improve the bankability of adaptation investments; and (iii) supporting the feasibility, design, and market testing of priority instruments such as regional trust funds, parametric insurance products, capital market solutions, and debt-for-climate or nature swaps.

By combining upstream instrument development with downstream implementation support, the outcome moves beyond ad hoc pilots to build scalable, institutionalized financing mechanisms. This includes strengthening pipeline development, improving risk allocation, and enabling financial institutions to deploy longer-term, appropriately structured financing. In doing so, Outcome 1.2 directly addresses key CFAMS priorities, including blended finance, climate risk insurance, and fiscal resilience instruments, while enhancing country ownership and readiness to access and deploy these solutions at scale.

Sub-project pipeline: Output 1.2.2. will be operationalized by a set of strategic sub-projects, each delivering transformational system adaptation benefits through MSME investments. The sub-projects will be designed to align to NAPs, NDCs, national development priorities and ADB country partnership strategies. The identification and development of sub-projects follows a structured, country-driven process rooted in national and regional climate priorities. Extensive consultations are ongoing with all key partners and stakeholders. The approach and eligibility criteria are set out above and in Annex 2 (Section 9.3.1). Information on an indicative pipeline of sub-projects is provided in Appendix 2.5.

Output 1.2.1: Regional blended finance approach for MSME adaptation lending established.

Description: A regional MSME Adaptation Finance Facility Model will support the mobilization of blended finance for MSME adaptation investments across Pacific SIDS, using existing in country facilities. The model combines derisking technical assistance and portfolio guarantee mechanisms to address key barriers to adaptation lending, while prioritizing investments in climate-exposed sectors and promoting women-led enterprises and inclusive development outcomes.

These activities build upon and work through existing national MSME guarantee and credit enhancement arrangements that have already been established under ADB-supported MSME finance programmes. They will utilise existing national governance, legal, administrative and operational arrangements while introducing a dedicated adaptation finance window with its own operating rules and eligibility requirements. RPACA funds will be used to capitalize a ring-fenced guarantee reserve. The capital will not be disbursed to financial institutions: it is retained and managed centrally and is drawn upon only if and when a guaranteed loan suffers a realised loss. This approach is designed to leverage existing relationships,

delivery channels and institutional capabilities while strengthening the long-term sustainability of adaptation finance markets. No new entity of facility is to be established under this activity.

This output will support the development of adaptation finance markets for MSMEs in Pacific SIDS by addressing both supply- and demand-side barriers that constrain lending for climate resilience investments. It will establish a replicable MSME Adaptation Finance Facility Model combining technical assistance to develop a pipeline of bankable adaptation investments with portfolio guarantee mechanisms that reduce risk for participating financial institutions. The output will focus on mobilizing private sector capital towards adaptation investments in climate-vulnerable sectors, with particular attention to women-led and underserved MSMEs. By strengthening financial institution capacity, improving the quality of adaptation investment opportunities, and sharing portfolio risk, the programme aims to demonstrate adaptation lending as a viable and scalable market segment and catalyse increased private investment in climate resilience.

Annex 2 (Section 9.2) provides the detailed justification, strategy, and approach for mobilising blended finance for MSME adaptation lending. In summary:

Activity 1.2.1.1 Establish and operationalize the regional framework, develop country pipelines, and provide guarantee facility technical support for MSME adaptation finance

Market-development TA will strengthen MSME adaptation pipelines through eligibility frameworks, screening tools, advisory support, and engagement with local business-service providers.

Activity 1.2.1.2 Capitalize MSME Adaptation Portfolio Guarantee Windows

Grants will be used to mitigate residual credit risk, reduce collateral requirements, and enable lending to underserved MSMEs. This builds through existing successful models where ADB's grant resources in countries like Tonga and Vanuatu are being used to improve financial access for MSMEs through public and private financial institutions to address climate resilience and business needs.

Contribution to RPACA objectives:

- Establishes a regional, modular MSME adaptation finance platform combining TA and guarantees, to unlock private sector adaptation investment at scale in Pacific SIDS.
- Builds a bankable pipeline of climate-resilient MSME investments by reducing technical, informational, and underwriting constraints through targeted derisking support.
- Expands inclusive access to finance - particularly for women-led MSMEs - by reducing collateral barriers and improving risk-sharing through credit guarantees.
- Enhances institutional readiness of financial intermediaries and MSME ecosystems to systematically integrate climate risk and adaptation outcomes into lending practices

Expected result: A scalable regional MSME adaptation finance ecosystem is operational, enabling participating financial institutions to systematically expand lending to climate-resilient and inclusive MSME investments across Pacific SIDS.

Complementarity and coherence with PIC climate readiness actions:

- Directly operationalizes CFAMS priorities by translating climate finance access goals into investable MSME-level instruments that channel finance through national systems and financial institutions.
- Builds on GCF readiness and accreditation support by strengthening private sector and MSME pipeline quality, project preparation, and financial intermediation capacity needed for GCF-aligned private sector engagement.
- Complements ADB, PFTAC, and World Bank PFM and financial sector reforms by addressing the "missing middle" of MSME finance and linking fiscal, financial, and private sector systems.
- Enhances coherence across Pacific readiness initiatives by standardising adaptation eligibility, risk screening, and investment pipelines that can be reused across GCF, CFAMS, and national climate finance mechanisms.

Output 1.2.2: Pacific Infrastructure Risk Advisory and Transfer (PAC-INFRAT) advisory support piloted[81]

Description: A regional Infrastructure De-Risking program will pilot risk advisory support services focused on integrated procurement, risk assessment, and insurance solutions. The support assistance will improve project bankability, insurability, and investor confidence.

This Output is to provide targeted technical assistance to selected adaptation infrastructure investments to improve project insurability, strengthen climate risk management, support more effective procurement and risk allocation, and facilitate access to appropriate insurance and risk transfer solutions. The support provided will include risk assessment, procurement support, and setting up risk transfer (through, for example, parametric insurance for natural hazard risks and indemnity insurance for construction, liability, and delay risks). Existing institutions and mechanisms are to support dissemination and replication. No new entity of facility is to be established under this activity.

Activity 1.2.2.1: Design and Pilot Infrastructure De-risking Approaches[82]

The pilot will test governance, operational protocols, and insurance solutions across a selected infrastructure pipeline from Component 2, document lessons, and develop a scale-up roadmap.

Contribution to RPACA objectives:

- Establishes a regional Infrastructure De-risking Mechanism that integrates procurement, risk assessment, and risk transfer into infrastructure project cycles to improve insurability and bankability.
- Enhances resilience of infrastructure investment pipelines by embedding multi-hazard risk analysis and lifecycle resilience measures into project design and implementation.
- Mobilises public and private capital by improving risk transparency, enabling insurance placement (including parametric solutions), and strengthening investor confidence in climate-resilient infrastructure.

Expected result: A scalable infrastructure de-risking approach is developed in the Pacific SIDs, improving insurability, reducing project risk exposure, and enabling increased investment in climate-resilient infrastructure systems.

Complementarity and coherence with PIC climate readiness actions:

- Complements GCF readiness support and CFAMS by translating climate risk information and preparedness investments into structured insurance and risk-transfer solutions that enable implementation of funded infrastructure projects.
- Strengthens coherence with regional platforms (e.g., PRIF, and MDB programs) by operationalising shared risk data, harmonised procurement standards, and coordinated pipeline development across PICs.

Outcome 1.3 Financial sector authorities and financial institutions adopted regional and international aligned climate finance approaches

Description: Outcome 1.3 strengthens national financial institutions to integrate climate risk and climate investment considerations into financial sector policy, regulation, lending, investment decision-making, and disclosure. The outcome focuses on integrating climate and adaptation considerations into financial regulation, supervision, and strategic planning across Pacific central banks, while building long-term institutional capacity with FIs to manage climate-related financial risks and implement regional and national climate and adaption finance frameworks (i.e. regional sustainable finance taxonomies, international disclosure standards, and governance arrangements tailored to the specific contexts of Pacific SIDS (see Annex 2, section 10 on barriers to national financial institutions).

Key Outputs and Activities:

[81] Response to synergies with ADB DRR insurance initiative
[82] Note: this provides advice and technical support. It has no finance.

Output 1.3.1: National financial sector policy, regulatory and institutional capacities are strengthened (in accordance with regional and international frameworks)

Description: This output focuses on building capacity across financial institutions and financial sector regulators. As expressed in design consultation by Pacific banking associations (Annex 7, stakeholder engagement and consultation) there is a need for a dedicated, tiered programme to strengthen the commercial financial sector. This output focuses on the capacity of Pacific Island Countries' banks and financial institutions to identify, assess, and manage climate and disaster-related risks across their operations and portfolios, while enhancing their ability to finance adaption measures. Activities will support the development and uptake of climate-relevant financial products, ensuring these products are accessible to and inclusive of women, and other underserved groups.

Activity 1.3.1.1: Strengthen climate-aligned financial sector policy implementation and institutional readiness

Technical assistance will be delivered through three integrated workstreams. The first will undertake country diagnostics to assess institutional readiness, identify implementation priorities, map existing initiatives, and prepare country implementation roadmaps. The second will provide demand-driven support to central banks and other financial sector authorities to implement sustainable finance and adaptation-finance frameworks, including application of regional taxonomy principles, climate risk management, climate-related disclosure, governance arrangements, implementation tools, and GEDSI integration, tailored to national priorities and institutional capacity. The third will support sector-wide implementation through technical backstopping, capacity building delivered through industry associations and regional networks, peer learning, regional coordination, knowledge exchange, and documentation of good practices to strengthen implementation across participating Pacific financial institutions.

Contribution to RPACA objectives:

- Strengthen institutional readiness across central banks, development banks, commercial banks, insurers and other financial institutions to implement sustainable finance reforms.
- Support country-led implementation of sustainable finance policies, climate risk management practices, adaptation finance classification systems and climate-related disclosure frameworks.
- Develop institutional capacity through country diagnostics, implementation planning, technical advisory services and peer learning.
- Promote consistent implementation of regional sustainable finance principles while allowing nationally tailored approaches that reflect institutional capacity and country priorities.
  Strengthen the enabling environment for mobilization of private capital for climate adaptation by embedding climate considerations into financial sector policy, regulation, lending and investment practices.

Expected result: Participating Pacific financial sector authorities and industry representative bodies have the institutional capacity, implementation tools and technical support required to operationalise sustainable finance frameworks, i and promote the integration of climate and adaptation considerations across the financial sector, thereby creating stronger enabling conditions for the mobilisation of private investment for climate adaptation.

Complementarity and coherence with PIC climate readiness actions:

- Build on sustainable finance frameworks, taxonomies and policy initiatives developed through programmes led by GGGI, IMF, World Bank, ADB, AFI, UNCDF, GGGI and other development partners.
- Address the implementation gap by providing country diagnostics, institutional readiness assessments, demand-driven technical assistance and ongoing implementation support.
- Coordinate implementation with existing national programmes and partner initiatives to maximize synergies and avoid duplication.
- Utilize established regional delivery platforms, including central bank networks, ADFIP and national banking associations, to strengthen implementation capacity and regional collaboration.
- Generate implementation experience and regional knowledge products that support continuous improvement and wider adoption of sustainable finance practices across Pacific Island Countries.

Component 2: Protecting Pacific Communities through Climate-Resilient Infrastructure and Coastal Protection

Overall description

Component 2 represents the core infrastructure investment component of the RPACA programme. It is designed to deliver transformational climate adaptation outcomes across Pacific Small Island Developing States (SIDS). It combines upstream climate resilience inputs to existing of project preparation processes, implementation of large-scale infrastructure investments, and strengthening of the enabling environment required to sustain climate resilience over the long term.

The component contributes to two overarching outcomes: (i) climate risk is mainstreamed into PIC's sectoral infrastructure investment planning; and (ii) key infrastructure systems - including coastal, flood, water, energy, transport, urban, and social systems - are climate resilient across Pacific SIDS. More than a financing mechanism, RPACA provides a programmatic framework for developing a pipeline of scalable, high-impact adaptation investments across multiple countries and sectors.

Component 2 will be operationalized by a set of up to 21 strategic investments. These 'sub-projects,' across multiple sectors and PICs, will pave and demonstrate a significant volume and diversity of adaptation pathways, each with multiple advantages and benefits. Collectively, these investments will contribute to a barrier removal and a knowledge generation that go beyond the 21 intervention areas and will provide significant momentum to a broader, overall shift/transformation. This as Component 1 strengthens the enabling environment for replication and upscaling. For example, many sub-projects will implement and support the sector-wide investment planning reforms of Component 1, ensuring they are embedded within national infrastructure pipelines rather than treated as standalone or external add-ons. Further, the sub-projects will be structured to link into Component 1's blended finance, risk reduction, and investment mobilization mechanisms. These measures will enable replication and scale-up of the adaptation pathways.

Gender and vulnerability All infrastructure and coastal protection investments will apply RPACA Gender and Inclusion Standards, embedding universal design, accessibility benchmarks, disaggregated data systems, representative governance, survivor-centered SEAH safeguards, and tenure access measures from the outset. Additional GAP standards - including inclusive consultations, climate-resilient design, procurement compliance, budget tagging, emergency accessibility, inclusive O&M, nature-based solutions, and capacity-building requirements - will be systematically integrated into sub-project preparation and implementation. This ensures that resilience planning is technically robust, equitable, inclusive and moves beyond compliance to systemic reform.

Sub-Project Pipeline

Component 2 will be operationalized by a set of strategic sub-projects, each delivering transformational system adaptation benefits. Each sub-project will be designed to align to NAPs, NDCs, national development priorities and ADB country partnership strategies. The identification and development of sub-projects is ongoing and follows a structured, country-driven process rooted in national and regional climate priorities. Extensive consultations are conducted with governments, particularly ministries of climate change, finance, natural resources and environment and sectoral ministries, as well as development partners and civil societies. Further, all sub-projects are aligned to a typology (based in part on the analysis of climate vulnerabilities) and each sub-project is rigorously assessed against a comprehensive list of eligibility criteria to ensure it is eligible for support under the RPACA. The typologies are summarized below, with full details provided in Annex 2. Annex 2 also provides an indicative pipeline of potential sub-projects and initial design parameters (Appendices 2.3 and 2.5).

RPACA Component 2 adaptation project typology

The adaptation sub-projects under Component 2 will align with one or more RPACA adaptation project typologies. These typologies were determined by (i) mapping climate change and hazards through risk receptors to sectoral climate impacts (ii) and mapping the climate impacts to project typologies and adaptation pathways (see examples in Figure 13, and see Annex 2 for full details). This RPACA adaptation project typology serves several functions. First, it provides a structured classification system for identifying,

screening, and developing adaptation investments across key infrastructure sectors. Only sub-projects with potential to deliver transformational adaptation outcomes will be supported. Second, it enables the early articulation of the climate rationale for projects by linking climate risks to system vulnerabilities and identifying appropriate adaptation responses. And it also promotes consistency, comparability, and scalability across sub-projects, thereby facilitating replication across countries and sectors.

The project typologies/adaptation pathways are presented in Figure 13. The RPACA sub-project development process represents a transformational shift in infrastructure planning and investment. It embeds early, system-scale climate risk and vulnerability assessment into sub-project development. System-scale CRAs extend beyond individual assets to consider entire systems—such as sectors, islands, or communities - and their interdependencies. This enables identification of cascading risks, integrated adaptation pathways, and prioritized investment options.

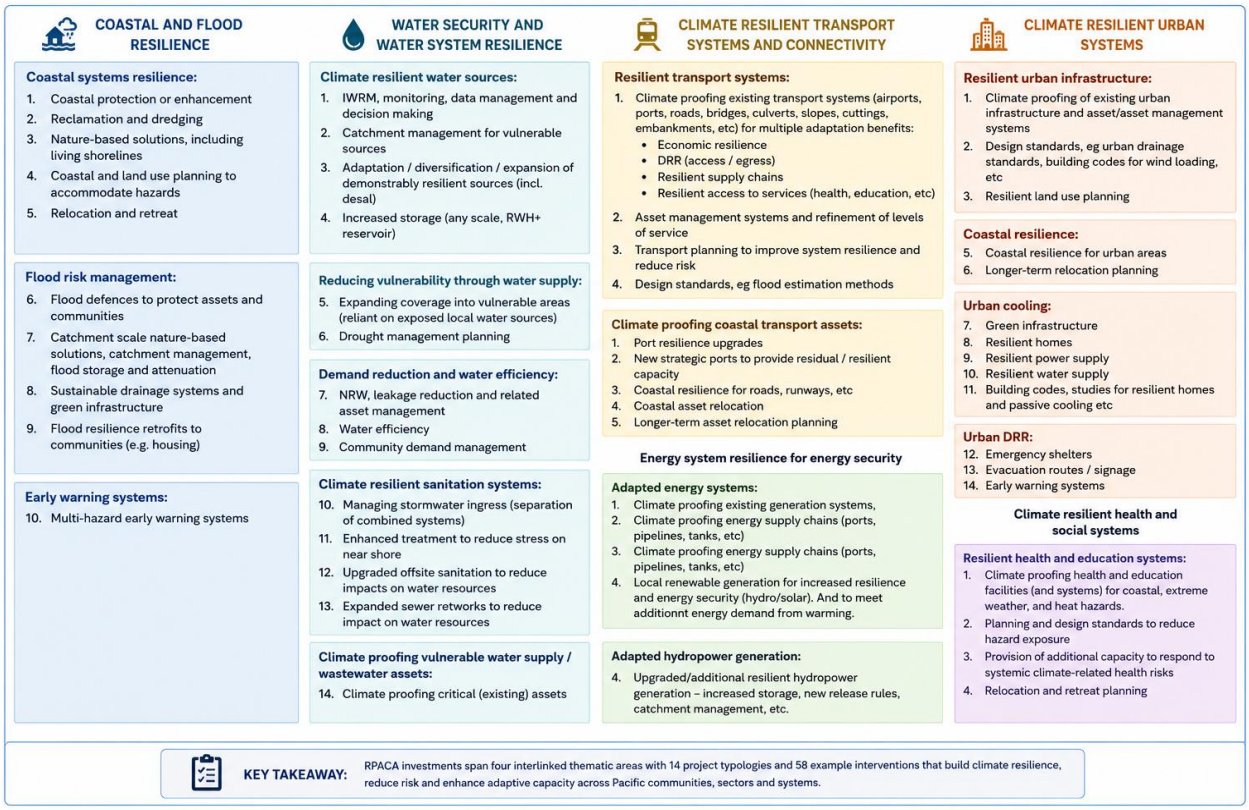


Figure 13: Summary of RPACA Project typologies and adaptation pathways

Unless business as usual with standard CRAs, this approach is transformational because:

- Early and systemic assessment of risks and vulnerabilities enables systemic adaptation, identification of multiple integrated adaptation projects, and reduction in single project preparation cost;
- The systemic approach improves potential for scaling and replication across sectors and countries;
- Activities to remove technical barriers to climate finance - including improved data, evidence, and analytical capacity- are embedded within sub-project preparation;
- Maladaptation potential is reduced through robust, evidence-based design;
- Partnerships with regional organisations enable efficient use of technical resources, including data, assessments, and specialised skills;
- A programmatic approach across multiple years and geographies embeds this methodology within ADB processes, delivering lasting change in infrastructure planning;
- System-scale CRAs will integrate disaggregated social data, differentiated vulnerability analysis allows evaluation of the vulnerability, mobility, safety, and service needs of women, youth, persons with disabilities, and other under-represented groups to reduce risk and enhance resilience.

Overall, component 2 strengthens the ADB project cycle by front-loading climate risk analysis and integrating adaptation into core decision-making, rather than treating it as an add-on. This is driven by the RPACA eligibility criteria, which clearly define the standards that sub-projects must meet to become eligible for funding. The eligibility criteria set out in the Funding Proposal and the Term Sheet will explicitly require integration of gender and inclusion standards, and sex-disaggregated monitoring indicators. Following this process an indicative pipeline of RPACA sub-projects has been developed – see Annex 2 (Appendix 2.5).

Component 2: Outcome, Outputs and Activities

Component 2 is the infrastructure investment component of RPACA it has the following Outcome: Climate resilience of communities, infrastructure systems, and institutions in Pacific Island Countries strengthened with gender equality and social inclusion mainstreamed. The Outputs of Component 2 are:

- Output 2.1.1 Evidence-based, system-scale climate adaptation sub-projects developed and approved.
- Output 2.1.2 Climate-resilient and inclusive adaptation infrastructure sub-projects completed and operationalized.
- Output 2.1.3 Institutional capacity and enabling environment of national agencies for climate-resilient and inclusive infrastructure management strengthened.

Output 2.1.1: Evidence-based, system-scale climate adaptation sub-projects developed and approved

Rationale & Description:

This Output includes activities required to develop RPACA sub-projects in accordance with the RPACA project development process described above. The activities under this output will transform project preparation processes so they are built on early system-scale climate risk assessment. This Output ends with all projects fully approved for implementation.

Activity 2.1.1.1: Develop evidence base to demonstrate system scale RPACA climate adaptation impact

This activity underpins the development of transformational sub-projects through the preparation of system-scale climate risk assessments (CRAs). The transformational nature of these assessments lies in both their scope and timing. They assess risks across sectors, geographies, and interconnected systems, capturing cascading impacts and interdependencies. They are undertaken early in sub-project development. RPACA shifts climate risk assessment upstream, as a decision-making tool. By embedding CRAs early in sub- project development, climate risks and vulnerabilities become a primary driver of investment design. This ensures that infrastructure investments are aligned with identified system-level risks and benefits extend beyond the lifetime of the sub-project.

These assessments integrate, as necessary:

- Historical climate and meteorological data;
- Climate projections;
- Topographic and geospatial data;
- Earth observation data;
- Infrastructure and service data and analysis;
- Socio-economic and demographic data and analysis;
- Land use and spatial planning data and analysis;
- Hydrological and hydrogeological data and analysis;
- Oceanographic and coastal data and analysis;
- Hazard and risk modelling and analysis

Partnerships with both SPC and SPREP established under RPACA will support data collection and CRA assessments. Existing data and hazard/risk assessment will be used where available, new data and analysis will only be commissioned where necessary. The results inform identification of adaptation sub-

projects that deliver measurable and scalable resilience benefits. They also explicitly consider differentiated vulnerabilities, ensuring inclusive design. Over time, this approach will also be embedded into ADB's and Government's standard project preparation processes, shifting from reactive climate proofing to proactive, system-based adaptation planning and fundamentally transforming infrastructure development practices.

Activity 2.1.1.2: Develop and approve transformational projects which meet RPACA requirements

This activity completes the preparation and approval (by ADB Board and RPACA Technical Working Group) of transformational sub-projects following development of the climate adaptation evidence base. Sub-projects are developed in accordance with RPACA eligibility criteria set out in the Funding Proposal and the Term Sheet, GEDSI considerations, safeguards, and economic evaluation. Sub-projects are to:

- Integrate GEDSI considerations and ensure inclusive design;
- Incorporate nature-based solutions where appropriate;
- Ensure compliance with environmental and social safeguards;
- Undertake economic and financial analysis demonstrating additionality and affordability;
- Develop monitoring, evaluation, and learning frameworks.

Sub-projects are then submitted for RPACA funding approval. Validation will also require systematic review against GAAP infrastructure standards: ensuring disaggregated social data and differentiated vulnerability analysis are integrated; confirming universal design and emergency accessibility measures; verifying survivor-centered SEAH safeguards; checking procurement compliance with gender and inclusion requirements; and embedding inclusive O&M provisions. This strengthens legitimacy, accountability, and resilience outcomes. Some GCF funding has been allocated for these enhanced GEDSI activities.

This majority of this activity will be funded by ADB as an in-kind contribution to the program as it will primarily be delivered by existing ADB staff and project development teams, and consultants working on 'normal' project development contracts funded through existing Technical Assistance projects.

Justification of Output 2.1.1 from Feasibility Assessment:

- The importance of cascading and systemic risks means strong climate assessments are required;
- The importance of cross-sectoral impacts means systemic and upstream assessments are required;
- Gap and barrier analysis identify inadequate climate assessment and insufficient use of science in adaptation investment design as major constraints to adaptation;
- See sections 5.4, 6 and 7 in the FS.

Complementarity and Coherence with PIC Climate Change Initiatives:

- directly supports implementation of key Pacific frameworks such as the Framework for Resilient Development in the Pacific (FRDP) and national adaptation plans (NAPs), by ensuring projects are evidence-based, risk-informed, and nationally endorsed.
- complements ongoing regional shifts (e.g., SPREP, SPC initiatives) toward integrated, cross-sectoral resilience planning rather than fragmented, project-by-project interventions.
- aligns with PIC climate finance readiness efforts (e.g., GCF readiness and World Bank programs), improving the quality, bankability, and approval success of adaptation investments.
- by institutionalizing improved project preparation processes, the Output complements ongoing capacity-building programs by embedding skills (e.g., risk assessment, economic analysis, proposal development) within government systems.

Output 2.1.2: Climate-resilient and inclusive adaptation infrastructure sub-projects completed and operationalized.

Rationale & Description:

This output delivers the physical infrastructure investments under RPACA, translating analytical and design work into tangible adaptation outcomes. Up to 21 sub-projects will be implemented across Pacific SIDS. Each sub-project integrates hard infrastructure investments with complementary measures increasing the enabling environment for resilience (under Output 2.1.3) to increase sustainability and long-

term resilience. Each sub-project also aims to demonstrate the creation of an adaptation pathway in the targeted sector.

All infrastructure sub-projects will apply RPACA Gender and Inclusion Standards, embedding universal design, accessibility benchmarks, survivor-centered SEAH safeguards, representative governance mechanisms, tenure access measures, inclusive consultations, and inclusive O&M provisions to ensure equitable and sustainable outcomes.

Activity 2.1.2.1: Implement coastal and flood resilience projects

This activity delivers investments to reduce exposure to coastal hazards and flooding. Interventions include:

- Coastal protection infrastructure (e.g. seawalls, revetments);
- Nature-based solutions such as mangrove restoration and living shorelines;
- Flood defence systems and catchment-scale interventions;
- Urban drainage and green infrastructure;
- Multi-hazard early warning systems.

These investments reduce coastal risks to communities and assets while enhancing ecosystem resilience. Design and implementation will embed universal design, accessibility benchmarks, survivor-centered SEAH safeguards, and inclusive consultations to ensure equitable protection for vulnerable groups.

Activity 2.1.2.2: Implement water security and water system resilience projects

This activity strengthens water systems under climate stress. Interventions include:

- Climate-resilient water sources and desalination
- Expansion of water storage capacity
- Catchment management
- Network expansion to underserved communities
- Demand management and leakage reduction
- Sanitation system upgrades
- Climate-proofing of water infrastructure

These measures improve water security and deliver sustainable and resilient water supply systems. Sub-projects will also integrate tenure access measures, inclusive O&M provisions, and disaggregated monitoring to ensure equitable access and long-term sustainability.

Activity 2.1.2.3: Implement projects for climate resilient transport systems and connectivity

This activity enhances resilience of transport systems. Interventions include:

- Climate-proofing roads, bridges, ports, and airports
- Drainage and slope stabilization
- Coastal protection for transport assets
- Asset management systems
- Climate-informed design standards
- Strategic planning for redundancy and relocation

These investments ensure continuity of connectivity and access to services. Transport sub-projects will embed universal design, accessibility standards, inclusive consultations, and survivor-centered SEAH safeguards to ensure safe, equitable mobility for women, youth, persons with disabilities, and socially excluded groups.

Activity 2.1.2.4: Implement energy system resilience projects for energy security

This activity strengthens resilience energy systems. Interventions include:

- Climate-proofing generation and transmission systems
- Strengthening supply chains

- Expansion of renewable energy systems
- Adaptation of hydropower systems

These measures enhance reliability, reduce disruptions to the delivery of critical public services e.g. health and education, and economic activities, and improve energy security. Energy sub-projects will also embed universal design, accessibility standards, inclusive consultations, survivor-centered SEAH safeguards, and tenure access measures to ensure equitable access and participation in energy services.

Activity 2.1.2.5: Implement projects for climate resilient urban systems

This activity addresses climate risks in urban areas. Interventions include:

- Climate-proofing urban infrastructure
- Land-use planning and zoning
- Urban cooling measures
- Asset management systems
- Disaster risk reduction measures
- Coastal protection for urban areas

These investments enhance resilience of vulnerable urban populations and systems, ensuring urban areas can absorb climate shocks, adapt service delivery, and recover equitably. Urban sub-projects will integrate differentiated vulnerability analysis, inclusive O&M provisions, governance participation mechanisms, and emergency accessibility standards to ensure equitable protection and service delivery.

Activity 2.1.2.6: Implement projects for resilient health and social systems

This activity strengthens resilience of social infrastructure. Interventions include:

- Climate-proofing health and education facilities
- Development of resilient design standards
- Expansion of system capacity
- Relocation and retreat planning

These investments ensure continuity of essential services and protect vulnerable populations. Health and social system sub-projects will embed survivor-centered SEAH safeguards, universal design benchmarks, inclusive consultations, and sex-, age-, and disability-disaggregated monitoring to ensure equitable access and empowerment outcomes.

Justification of Output 2.1.2 from Feasibility Assessment:

- This Output operationalizes the transformation of the approach to implementing infrastructure projects.
- This demonstrates how to fully implement adaptation projects leading to adaptation pathways
- By delivering up to 21 climate adaptation infrastructure investments across a diverse range of sectors, countries, contexts – this will create a foundation for resilient development across the region (see Annex 2, sections 9.1 and 11).

Complementarity and Coherence with PIC Climate Change Initiatives:

- operationalizes priorities identified in the Framework for Resilient Development in the Pacific (FRDP) and country-level strategies (NAPs, JNAPs), translating policy into on-the-ground resilience outcomes.
- aligns with Pacific initiatives promoting whole-of-system resilience rather than sector silos, as emphasized by regional agencies (SPREP, SPC).
- emphasis on adaptation pathways is coherent with Pacific efforts to move toward long-term, staged, and flexible adaptation planning under uncertainty, rather than one-off investments.
- strengthens PIC experience in executing large-scale climate-funded infrastructure programs, complementing readiness efforts and improving long-term absorptive and delivery capacity.

- complements Pacific calls for programmatic, regionally coordinated climate action, reducing fragmentation and aligning with existing coordination platforms and donor partnerships.

Output 2.1.3: Institutional capacity and enabling environment of national agencies for climate-resilient and inclusive infrastructure management strengthened.

Rationale & Description:

This output ensures the long-term sustainability of investments and strengthens system level resilience by developing institutional capacity and enabling environments to implement and operate RPACA sub-projects and future infrastructure assets and related services.

Capacity development will explicitly embed gender and inclusivity ensuring that national agencies integrate universal design, accessibility benchmarks, survivor-centered SEAH safeguards, inclusive consultations, and governance participation mechanisms into technical and institutional processes. Training and institutional support will be designed to ensure equal participation of women and men, and active inclusion of youth, persons with disabilities, and socially excluded groups.

Updated policies and plans will assess national GESI contexts and develop strategies that respond to identified gaps, ensuring climate-resilient planning is inclusive and equitable. Institutional and legislative support will strengthen national frameworks by embedding responses to GESI gaps, and by ensuring laws, regulations, and institutions promote inclusive participation and equitable outcomes.

Activity 2.1.3.1: Develop the technical capacity of national agencies to operate, maintain, manage infrastructure

Proposed interventions include:

- Climate-informed asset management systems;
- Infrastructure monitoring systems;
- Documentation of standard adaptation pathways;
- Standard operating procedures;
- Updated design standards;
- Technical training program (including O&M for climate risk management and inclusivity)

Activity 2.1.3.2: Develop the technical capacity of national agencies to monitor and respond to relevant climate risks

Proposed interventions include:

- Hydro-meteorological monitoring systems;
- Early warning systems;
- Decision-support systems;
- Institutional training;

Activity 2.1.3.3: Update sector policies or plans

Proposed interventions include:

- Climate-resilient sector strategies;
- Spatial and land-use planning;
- System-level adaptation planning;

Activity 2.1.3.4: Provide institutional and legislative support for improving the enabling environment for climate-resilient infrastructure design, operations, and maintenance.

Proposed interventions include:

- Institutional strengthening and restructuring;

- Legislative development;
- Regulatory frameworks;
- Capacity building for policymakers.

Justification of Output 2.1.3 from Feasibility Assessment:

- Fundamental to the sustainability of the investments;
- Strengthen the enabling environment required to ensure that climate-resilient infrastructure investments 1 are effectively operated, maintained, and sustained;
- Establishes a sizable portfolio of adaptation pathways;
- focuses on building the technical, institutional, and regulatory capacity of national and sub-national agencies to manage climate risks and deliver resilient infrastructure services;
- supports the development and operationalisation of climate-informed asset management systems, monitoring and early warning systems, and decision-support tools to enable proactive risk management;
- In parallel, strengthens policy, planning, and regulatory frameworks by integrating climate risk into sector strategies, spatial planning processes, and infrastructure design standards;
- Also addresses key institutional and legislative barriers by supporting institutional strengthening, coordination mechanisms, and legal reforms necessary.

Complementarity and Coherence with PIC Climate Change Initiatives:

- directly supports implementation of the Framework for Resilient Development in the Pacific (FRDP) and country-led instruments such as NAPs and JNAPs, ensuring that adaptation is embedded in national systems rather than project-based.
- by building capacity for operations, maintenance, and risk monitoring, the Output complements Pacific initiatives that emphasize lifecycle management of infrastructure and avoidance of “build–neglect–rebuild” cycles in small island contexts.
- aligns with Pacific-wide efforts to mainstream adaptation into development planning and budgeting processes, by updating sector policies and plans ensures climate change is systematically integrated across sectors (water, transport, health, etc.),
- complements existing reforms aimed at improving whole-of-government coordination on climate change, including clearer mandates between central agencies, line ministries, and local authorities.

B.4. Implementation arrangements (max. 1500 words, approximately 3 pages plus diagrams)

Role of ADB

ADB has an established and recognized record of delivering climate finance at scale across Asia and the Pacific, making it well-positioned to act as the Accredited Entity (AE) for the RPACA Program. ADB has committed to delivering at least USD 100 billion in cumulative climate finance between 2019 and 2030 under its Strategy 2030, with at least 75% of operations supporting climate adaptation and mitigation objectives by 2030. In 2025 alone, ADB delivered over USD 13.5 billion in climate finance, including USD 5.3 billion for climate adaptation – demonstrating its strong implementation capacity and commitment to climate-resilient development. ADB has extensive experience with GCF-funded operations, acting as AE for 16 approved GCF projects as of 2026, totalling over USD 1.669 billion in GCF financing. These projects span multiple sectors, water security, climate-resilient agriculture, energy transition, and disaster risk reduction, and include both mitigation and adaptation objectives. ADB has successfully mobilized co-financing from bilateral, multilateral, and private sector partners, using a range of financial instruments such as grants, concessional loans, and blended finance structures.

In the Pacific region, ADB has an extensive background in supporting development and climate change investments through its country program and regional cooperation activities. The RPACA Program will build on ADB’s extensive climate operations in the region to implement and finance a new generation of

transformative and innovative projects that will serve as demonstration projects and upscale and accelerate adaptation and resilience measures across the Pacific small island states.

ADB will administer grants and technical assistance funds from GCF, as follows:

- Select projects for grants (including TA) as per RPACA/GCF terms and requirements and in accordance with the eligibility criteria set out in the Funding Proposal and the Term Sheet, alongside loans/grants from ADB financing (ADB loans/grants), as applicable;
- In accordance with the AMA and FAA, ADB will carry out such management and administration of the RPACA Proceeds in accordance with its policies, procedures, and practices, and with at least the same degree of care as it uses in the administration of its own funds or other donor funds;
- Establish a governance structure for the RPACA Program comprising of Steering Committee; Advisory Panel, Technical Working Group and RPACA/ADB Secretariat (or Program Management Unit [PMU]);
- Oversee and manage the dedicated RPACA Secretariat (PMU), staffed by full-time and intermittent experts, including additional experts specifically engaged in the RPACA, with the following responsibilities:
    - originate projects and develop a pipeline for RPACA;
    - provide support to structuring projects and identify financing partners;
    - contribute to identifying and screening potential projects, reviewing project documentation and ensuring the project meets the program's criteria;
    - verify and monitor project impacts and prepare annual performance reports to GCF; and
    - as relevant, manage and monitor procurement and contracts.
    - work closely and explore other potential partnerships to identify and mobilize additional parallel financing sources for projects.

As an Accredited Entity to the GCF, ADB will also ensure that sub-project origination, structuring, and monitoring systematically assess national GESI contexts and embed strategies to address identified gaps, so that gender equality, disability inclusion, and social equity are not only mainstreamed across all RPACA investments but also drive transformational change and strengthen the long-term sustainability of adaptation outcomes.

ADB will serve as the EE for the following TA activities: All activities under Outputs 1.1.1, 1.1.2, 1.1.3, 1.1.4 and 1.1.5; Activity 1.2.1.1; All activities under Outputs 1.2.2, 1.3.1 and Output 2.1.1, in line with its accredited entity policies and procedures.

The selected borrower/recipient in the host country will serve as EE for the sub-projects under Activity 1.2.1.2 and all Activities under Outputs 2.1.2 and 2.1.3. The indicative EEs are introduced in Appendix 2.4 and Appendix 2.5 of Annex 2.

For each selected subproject under Components 1 and Component 2, ADB will enter into loan and/or grant agreements with the EE. For each source of financing, separate agreements will be entered into with the EE (i.e., ADB will enter into a separate loan and/or grant agreement with the EE for its own financing). Each subproject will be implemented in compliance with ADB policies and RPACA requirements as agreed between the GCF and ADB. If additional financing from other partner financing institutions is also included, these will be provided as parallel financing to the ADB and GCF proceeds. The subprojects will be identified and selected in accordance with the agreed eligibility criteria set out in this Funding Proposal and Term Sheet during ADB's country programming process, prepared in accordance with ADB's internal policies and procedures. The subprojects will be fully administered by ADB and likewise benefit from ADB's project preparation, due diligence processes, project administration, and monitoring and evaluation systems. Each subproject will be presented for approval to the ADB Board (or approving authority) on a project-by-project basis, and subsequent approval shall include the provision of GCF Proceeds to be administered by ADB. Each project will be implemented in compliance with ADB policies and GCF requirements.

RPACA Governance Structure

RPACA has been conceptualized, designed and will be implemented through a shared programmatic framework and common Theory of Change. Components 1 and 2 establish the enabling environment, governance mechanisms and infrastructure and coastal investments needed to deliver climate resilience outcomes, while Components 3 and 4 provide complementary sectoral interventions and programme-level knowledge management functions. The Regional Steering Committee serves as the common governance structure for all RPACA components and will expand to include SPC and SPREP implementation arrangements as those components are designed and become operational. Should Components 3 and 4 be delayed, Components 1 and 2 remain fully functional and capable of delivering their intended outcomes, although opportunities for enhanced regional coordination, sectoral integration and programme-wide learning would be reduced.

The RPACA governance structure establishes a multi-level framework that combines strategic oversight, technical implementation, and independent expert advice to ensure transparent, accountable, and country-led delivery of the programme. Figure 14 illustrates the proposed governance structure for the RPACA. A Steering Committee of participating Pacific countries provides strategic direction, supported by an independent Regional Advisory Panel, while ADB, as the accredited entity for Components 1 and 2, is responsible for programme implementation, coordination, and reporting. By building on existing regional institutions and governance mechanisms- rather than creating parallel structures - the framework strengthens coordination across national and regional stakeholders, promotes shared learning and accountability, and enhances the effectiveness and long-term sustainability of climate adaptation investments across the Pacific.

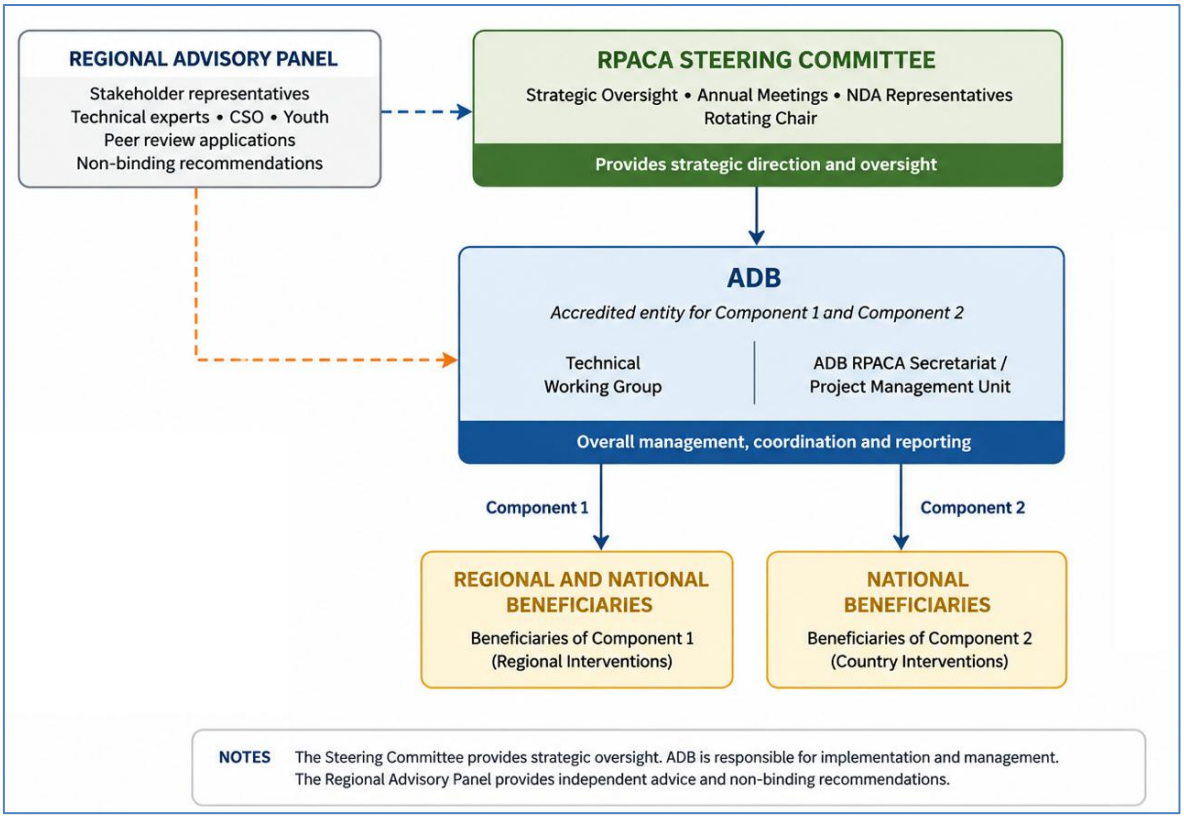


Figure 14: Proposed Governance Arrangements

The RPACA Program will be implemented under the oversight and guidance of the governance bodies described below.

The RPACA Steering Committee (RSC)

The RPACA Steering Committee is a high-level committee providing non-operational oversight. Day-to-day management is delegated to the ADB/RPACA Secretariat or Program Management Unit.

The RSC has the following characteristics, procedures and functions:

- Strategic Oversight – the RSC provides high-level strategic direction and oversight for the entire RPACA program (ADB, SPC, SPREP, DAE).
- National Representation - all countries are to be represented through their NDA. Details of the representation modality to be determined by the countries.
- Functioning - Annual Meetings to be convened on an annual basis to review progress, endorse ADB, SPC and SPREP annual RPACA work plans, and provide guidance, including on shared learning and knowledge component.
- Rotating Chair - Chairpersonship rotates among member Pacific country NDAs to ensure equitable regional ownership. The length of terms and process of co-chair nomination to be determined by NDAs.
- Program Accountability - Holds ADB, SPC and SPREP accountable to regional climate priorities and RPACA goals (ADB/SPC an SPREP submit annual work plans for SC endorsement, and updates SC annual on progress each year).
- Ensures equitable allocations between countries.
- Ensures agreed gender equality and social inclusion (GESI) principles and standards are systematically applied in investment design, allocation, and monitoring across all RPACA components
- Oversight of All Bodies - receives consolidated reports from ADB PMU, SPC, and SPREP; ensures strong coordination between entities e.g. sharing of data. Receives feedback from independent Regional Advisory Panel (RAP).
- Partnerships - develops and maintains regional partnerships with concerned regional entities.
- Cofinancing and Development – identifies, attracts and negotiates with potential additional investors.
- The RSC is designed as a common regional governance framework that may be expanded to include Components 3 and 4 as they become operational. Any governance activities relating to Components 3 and 4 will be financed and supported by their respective Accredited Entities and implementation arrangements, not through Component 1 resources.

The RPACA Advisory Panel (RAP)

The RAP is an independent external peer review body. It has a non-binding advisory role. Notably:

- Membership and Representation: RAP includes representatives from Pacific island countries (government technical staff, civil society, gender/youth, disability, academic representatives) to ensure Pacific ownership, cultural integrity and the integration of GESI perspectives.
- Appointments: ADB/SPC/SPREP jointly decide and propose nominated representatives to the RSC for endorsement. Nominations to RAP confirmed by Steering Committee.
- Role: Advisory. A key role is the independent review and peer-review of all project proposals for quality, relevance and regional fit.
- Role: The RAP is mandated to technically support the RSC on all issues.
- Functioning: Representatives meet virtually on a quarterly basis and as needed. All efforts will be made to facilitate annual in-person meetings.
- RAP will provide broader guidance, related to all four Components strategy, activities and outputs.

ADB RPACA Secretariat (or Program Management Unit [PMU])

The Secretariat or PMU will be established within ADB.

- Composition: A dedicated Program and/or Fund Manager, a dedicated Monitoring and Evaluation (M&E) Specialist, a Gender and Inclusion Specialist and other support staff as needed. This may include Communication Specialists, and Finance and Administrative Officers, etc.The PMU will serve as the focal point for the Program's day-to-day operations, with the following activities: (i) preparing the annual work plan and annual report; (ii) supervising day-to-day implementation of the annual work plan; (iii) preparing documentation of project endorsement/approval; (iv)

monitoring and evaluation and collating reports to be submitted to GCF; (v) disseminating RPACA accomplishments and lessons learned; (vi) ensuring implementation of the Gender Analysis and Action Plan (GAAP), embedding agreed GESI requirements into project design, work planning, monitoring and evaluation, and semi-annual reporting, with compliance tracked alongside fiduciary and technical criteria; and (vii) coordinate RPACA Steering Committee committees and SPREP and SPC engagements (as required). It will guide the implementation of projects in close coordination with project implementation unit (PIUs), RPACA Steering Committee, Regional Agencies (SPC and SPREP) and resident missions. The program implementation guidelines will serve as the manual for implementing the Program, outlining processes to implement the Program in accordance with the provisions in the FAA. The PMU will also implement TA activities under RPACA, including overseeing procurement of consulting services, design and delivery of TA activities, overseeing events and training, and developing knowledge products.

- The Secretariat/PMU will provide semi-annual reporting to the GCF Secretariat to continuously assess the compliance of the approved projects with the eligibility criteria and, where appropriate, recommend remedial measures. Such reporting will be in addition to annual performance reports.

ADB Technical Working Group (TWG)

The principal role of the TWG is the efficient screening of all sub-projects under Component 2 to ensure technical robustness of proposals from a resilience perspective. The TWG comprises ADB staff nominated by their respective departments to serve on the working group for a period of 2 years.
The TWG includes technical staff with expertise from across sectors (coastal management, health, energy, transport and water and urban development), and gender and social inclusion, and climate change. Their key task includes Review and provide technical inputs/suggestions into project proposals which are submitted for RPACA funds and endorse the projects for RPACA funds once projects meet technical standards.

As part of technical support, the TWG will be supported by full-time and intermittent climate change specialists with expertise in the RPACA sectors who will be responsible in reviewing and endorsing projects to be financed under the RPACA program in accordance with the eligibility criteria set out in the Funding Proposal and the Term Sheet. The proposals will be processed in accordance with all relevant ADB policies and procedures for loans and grants approval (including TA), including review of consulting services and procurement, environmental and social safeguards, financial management and reporting, and anti-corruption (following ADB policies on anticorruption and due diligence) and governance. The TWG will also ensure gender equality and social inclusion considerations are suitably met by the projects with explicit review of compliance against the GAAP.

Allocation of Resources

The GCF proceeds for the RPACA Program will be ring-fenced within ADB GCF Trust Fund which will be created pursuant to the AMA. The procedure for allocation of resources from RPACA (which will blend ADB and GCF proceeds) will include the following steps:

- Activity or sub-Project proposals for RPACA can be initiated by ADB in discussion with all relevant governments.
- The Secretariat/PMU in close consultation with the Technical Working Group (TWG) will prepare the annual work plan which would include the list of prioritized sub-project proposals.
- Governments and/or ADB will prepare project proposals using a standardized application form (to be developed as part of Implementation Guidelines) and prepare all relevant approval documents in accordance with ADB policies and procedures and will submit them to the Secretariat for review of the TWG.
- The PMU with support from the TWG will review applications according to the criteria for specific components of the Program. If the application does not meet the agreed criteria set out in this Funding Proposal and the Term Sheet, the TWG will discuss the issues for further revision or withdrawal of the project.
- The PMU defines the review and endorsement procedures in the Program implementation guidelines. Where needed, the PMU may engage technical climate change experts (consultants) to support the TWG review of proposals, conduct the climate assessments of the projects.

- The proposals will be processed in accordance with all relevant policies and procedures for grant and loan approval, including, without limitation, consulting services and environmental and social safeguards, financial management and reporting, and anticorruption and governance. Compliance with the GAAP and agreed GESI standards will also be a mandatory criterion in the review and allocation process.

Contractual Arrangements

Under Component 1 (except Activity 1.2.1.2) and under Output 2.1.1, ADB will be the contracting party, and will directly enter into contracts with consulting firms and individual consultants, and other suppliers. Payments to these entities are directly made by ADB through bank transfer.
Under Component 2 (except Output 2.1.1) and for Activity 1.2.1.2, the selected EE will enter directly into contracts with consulting entities, contractors and suppliers, as the contracting party. Procurement of these contracts will be subject to ADB's Procurement Policy. There are 3 possible payment arrangements for contracts administered by EEs, which are determined on the basis of a financial management capacity assessment of the EE, and size/nature of contract. These include:

a. Direct payment arrangements. This is where ADB transfers funds for portion of contract that ADB and GCF will be financing directly to the consultant, contractor or supplier. Typically used for large consulting services or civil works contracts, or where there is limited EE financial management capacity.
b. Reimbursement arrangements. The EE makes payments directly to consultant, contractor or supplier under contract, and seeks reimbursement of portion of contracts that ADB and GCF financing, based on proof of expenditure incurred. This arrangement is not typical in most Pacific countries due to limited cash flow.
c. Advance account arrangements. Typically used for small expenditures and small recurrent expenditures (e.g. payment of national consultants, stationery, fuel etc.) subject to EE demonstrating that they have sufficient financial capacity to manage the account. ADB advances funds for portion of expenditures that it is financing, and then EE uses these funds to make expenditures. EE then liquidates the advance account by submitting supporting documentation as proof of expenditures incurred to ADB. Advance account is replenished typically every 6 months. A separate bank account must be established for each funds source, i.e. separate accounts for ADB and GCF funds.

Flow of GCF Funds

Under RPACA, the GCF transfers approved grant and non-grant resources to ADB, as the Accredited Entity, which manages the funds through dedicated trust accounts and allocates them to approved activities and subprojects implemented either directly by ADB or through Government Executing Entities. As illustrated by Figure 15, depending on the nature of the expenditure and the financial management capacity of the executing entity, funds are disbursed using direct payment arrangements (where ADB pays consultants, contractors, or suppliers directly), reimbursement arrangements (where governments pre-finance eligible expenditures and seek reimbursement), or advance account arrangements (where ADB provides advances for smaller operational expenditures that are subsequently liquidated and replenished). These flexible financing mechanisms ensure fiduciary integrity while accommodating the diverse institutional capacities of Pacific Island Countries. Throughout implementation, ADB maintains financial oversight and reporting to GCF, ensuring that grant resources are efficiently translated into technical assistance, infrastructure investments, and climate resilience outcomes for beneficiaries across the Pacific.

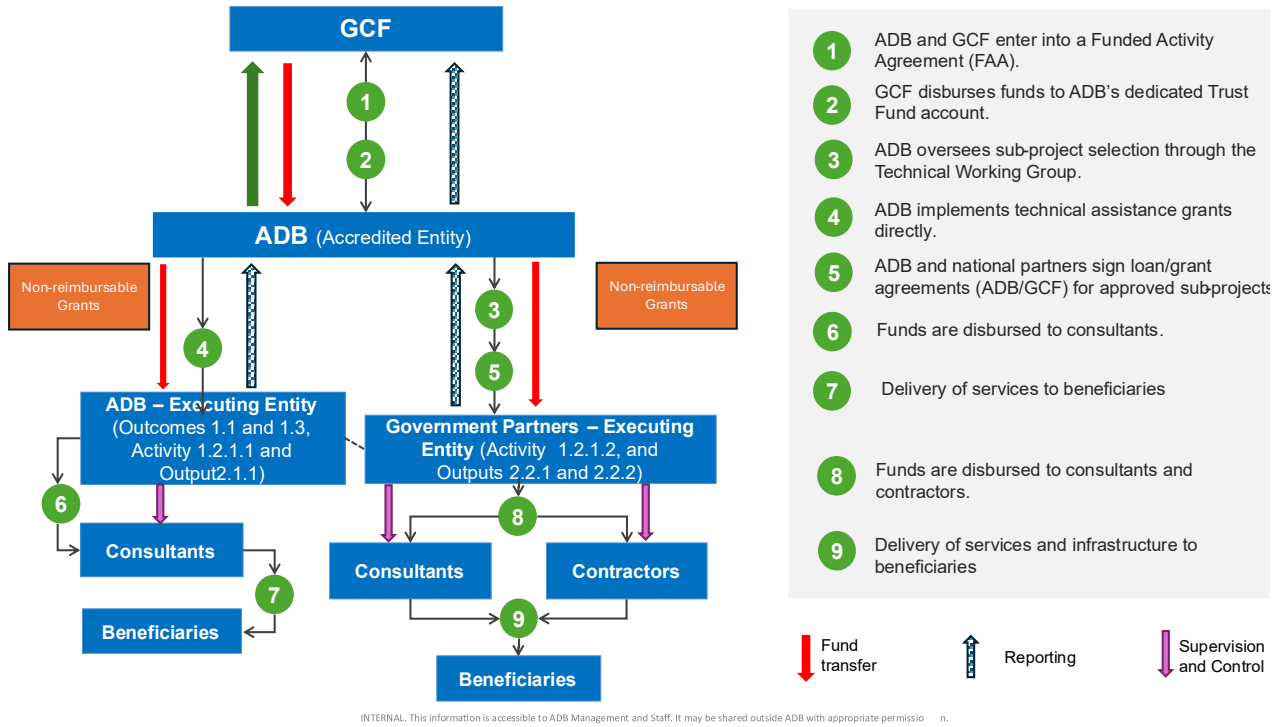


Figure 15: Proposed Flow of GCF Funds

B.5. Justification for GCF funding request (max. 1000 words, approximately 2 pages)

RPACA is structured as a blended public adaptation finance programme. The request to GCF is for grant financing only, while ADB co-financing includes a differentiated mix of grants, highly concessional loans and ordinary capital resources lending. This structure reflects the diversity of PIC' fiscal positions, debt sustainability constraints, borrowing capacity and eligibility under ADB's lending framework. This modality is critical since (i) adaptation interventions are largely not revenue generating, (ii) Pacific DMCs face disproportionate climate impacts, and (iii) have limited fiscal space to keep debt levels sustainable reflecting a differentiated financing approach. Countries with greater borrowing capacity may be able to absorb concessional or ordinary capital resources lending for selected sub-projects, subject to ADB's country classification, debt sustainability considerations and confirmation of government willingness to borrow. Countries with limited borrowing capacity, elevated debt distress risks or grant-only eligibility require a higher share of grant financing. The grant-loan mix is therefore determined by country-specific debt capacity and ADB lending eligibility, rather than by the general nature of adaptation investments.

Adaptation Nature: RPACA interventions largely focus on climate change adaptation in key vulnerable sectors (e.g., water security, coastal protection, flood control, critical services) and aim to deliver critical social and environmental benefits. The investments are unlikely to generate direct revenue streams; they produce benefits in terms of avoided losses and resilience, which would make it difficult to justify lending.

Vulnerability to shocks: Pacific DMCs face high and chronic vulnerability to shocks due to climate change and natural hazards. The damages are disproportionately large, reaching 60% of GDP in Samoa (2005), 64% in Vanuatu (2015), and between 25% and 46% in Tonga and Vanuatu during Cyclone Harold in 2020. More recent events continue this pattern, including 18.2% of GDP losses from Tonga's 2022 eruption and tsunami, and successive shocks in Vanuatu in 2023–2024 causing damages of 40%-43% of GDP. This underscores the region's extreme vulnerability. Climate change makes these disasters larger and more frequent (See Annex 2 for detail).

Limited Fiscal Space and Debt Distress. Pacific SIDS spending needs are substantial and limited fiscal space and high debt-distress curtail the scope for additional borrowings for adaptation. For example, as of February 2026, 6 out of 13 Pacific SIDS are classified as being at high risk of debt distress, with remaining

8 assessed at moderate risk (see Section 17, Annex 2 for details). Overall debt outlook remains fragile, as IMF debt sustainability stress tests indicate that even a single severe climate shock could potentially breach their debt thresholds and push them back into high distress. Because of the debt distress, many pacific DMCs are eligible for grant only for ADB's financing. If GCF funds were to be in the form of loans, this would significantly restrict the potential to provide GCF funds to the Pacific SIDS. Further, even for the countries with access to ADB loans, they are highly concessional loans, and many countries do not access the concessional loans due to debt distress concerns. If RPACA financing is offered in loan, many pacific SIDS will unlikely be interested. Finally, vulnerability is to some extent caused by debt stress – if adaptation leads to more debt, it may also lead to more vulnerability.

Countries' policy stance: Small island nations, including those in the Pacific, repeatedly expressed opposition to debt financing for climate adaptation in international forum. For example, Alliance of Small Island States explicitly stated that "Adaptation finance should be public, grant based, predictable and accessible" in the COP26 Opening Statement. Early consultations with Pacific governments and accredited entities in March-May 2024 (including the Pacific Climate Change Roundtable in Apia) established a clear preference that GCF financing be provided as grants, which was reflected in the RPACA Concept Note submitted in April 2025. Many Pacific SIDS point to issues of equity, justice and efficiency, in opposing loans for climate adaptation projects and may opt not to tap into the RPACA resources even if available as concessional loans from the GCF. This would represent a significant missed opportunity for scaling up access to the much-needed climate finance in the region, and to the continued fragmentation of climate action in the region.

Grant financing is essential to close the viability and affordability gap for sub-projects that are economically justified but not financially self-sustaining. Loans would exacerbate debt distress in Pacific SIDS, while grants ensure sustainability by enabling countries to close GESI and vulnerability gaps without worsening fiscal fragility.

B.6. Exit strategy (max. 500 words, approximately 1 page)

RPACA has been designed so that its principal legacy is not only the infrastructure delivered during implementation, but a permanent shift in how Pacific Island Countries identify, finance, deliver, operate and maintain climate-resilient investments. The programme therefore exits from implementation while leaving strengthened national systems, regional partnerships, investment pipelines and institutional capabilities that continue to generate adaptation benefits well beyond the GCF funding period.

Ownership of all investments will rest with participating governments through their designated Executing Entities, consistent with ADB financing arrangements. Through component 1 led investments, RPACA will exit through strengthened and institutionalized Pacific systems rather than project-funded delivery mechanisms, with climate-responsive PFM tools, fiscal risk analytics, adaptation investment planning frameworks, sustainable finance approaches, and knowledge resources embedded within Ministries of Finance, central banks, financial regulators, and national financial institutions that will continue to operate under national mandates and budgets. Long-term ownership will be secured through MoF-led capacity development pathways, accredited professional training programmes, regional university partnerships, peer-learning networks, and integration of climate risk management functions into routine government and financial sector operations, reducing reliance on external technical assistance over time. Sustainability of financial market interventions will be achieved by embedding climate risk assessment, adaptation finance products, sustainable finance frameworks, and blended-finance approaches within participating financial institutions, enabling commercial banks, development banks, insurers, and MSME finance providers to continue originating, assessing, and financing adaptation investments using their own capital and market-based financing mechanisms.

Infrastructure delivered under Component 2 will be incorporated into national sector plans, asset-management systems and long-term investment pipelines. Operations and maintenance responsibilities will be embedded within government agencies, utilities or other responsible asset owners through established budget allocations, institutional mandates, service agreements and, where appropriate, public-private partnerships. A key objective of RPACA is to strengthen O&M systems, policies and institutional responsibilities so that climate-resilient infrastructure continues to perform throughout its design life. RPACA's paradigm-shifting impact will be sustained through continued government, private sector, and regional stakeholder action to integrate climate risk into fiscal planning, financial regulation, investment

decision-making, and infrastructure financing, creating self-reinforcing incentives that expand adaptation investments.

RPACA's contribution extends beyond Components 1 and 2. Component 1 embeds climate-responsive public financial management, climate-risk analytics, innovative financing mechanisms and investment planning into government systems, while Components 3 and 4[83] will expand regional knowledge exchange, strengthen resilient food, water, health, environmental and waste-management systems, and establish enduring regional coordination through SPC and SPREP. Together, the four components create an integrated platform linking planning, financing, implementation and knowledge management, ensuring that adaptation becomes institutionalized rather than project based.

The programme's structured approach to sub-project selection is itself a lasting outcome. The climate-risk screening framework, adaptation typologies, investment eligibility criteria set out in the Funding Proposal and the Term Sheet and prioritization methodology establish a transparent and repeatable process for selecting high-impact investments. Demonstration projects across multiple sectors, countries and island typologies will generate practical evidence on resilient infrastructure, nature-based and hybrid solutions, financing mechanisms and implementation approaches. Lessons will be systematically captured through RPACA's monitoring, evaluation and learning framework and shared across countries, strengthening regional knowledge and accelerating adoption of proven approaches.

Collectively, these outcomes establish RPACA as a blueprint for future Pacific adaptation investment. The programme demonstrates how integrated climate-risk assessment, programmatic financing, regional collaboration and investment-ready project pipelines can replace fragmented project-by-project approaches. The methodologies, institutional arrangements and financing mechanisms developed under RPACA can be replicated by governments, ADB, SPC, SPREP, development partners and private investors to mobilize successive rounds of climate finance from GCF and other sources. Insights generated through project selection, implementation and performance will continuously strengthen future investment planning across the Pacific.

GCF resources leverage significant co-financing and private-sector participation. The operationalisation of blended finance instruments and credit-enhancement mechanisms will support scaling beyond the programme period and accelerate the transition towards predictable, long-term financing pipelines rather than fragmented funding. Sustainability is further reinforced through mainstreaming gender equality, disability inclusion and social inclusion within planning, financing and implementation systems, ensuring that resilience benefits continue to reach the most vulnerable populations.

In conclusion, RPACA's exit strategy is not a withdrawal, but a managed transition from externally supported implementation to self-sustaining, nationally led and regionally connected systems. By embedding climate-informed investment planning, strengthening asset management, institutional capacity and regional cooperation, and creating a scalable programmatic model for climate finance, RPACA will sustain its transformational contribution to Pacific resilience long after GCF financing concludes.
RPACA Components 3 and 4 are planned to come on-line approximately 12-18 months later than the RPACA ADB program. This will expand the scale of RPACA. Further, it will expand the typologies, methodologies, partnerships and technical reach of RPACA. The Pacific Community (SPC) is responsible for driving

Component 3. SPC’s advantage in the Pacific stems from its comprehensive expertise across a broad spectrum of sectors, including agriculture, fisheries, and environmental management. SPC’s regional focus, combined with its extensive technical knowledge and data-driven approach, enables it to provide tailored solutions that address the unique challenges faced by PSIDS Countries. Its established relationships with national governments, local stakeholders, and international partners further enhances its effectiveness in implementing climate resilience projects. Under Component 3, SPC aims to focus on building climate-resilient food, water and public health systems.

[83] Note: approval of this document does not imply GCF commitment to either Components 3 and 4, nor to the contents of Components 3 and 4 should they be approved

C. FINANCING INFORMATION

C.1. Total financing

(a) Requested GCF funding (i + ii + iii + iv + v + vi + vii)	Total amount	Currency
	250,000,000	million USD ($)

GCF financial instrument	Amount	Tenor	Grace period	Pricing
(i) Senior loans	000,000,000	Enter years	Enter years	Enter %
(ii) Subordinated loans	Enter amount	Enter years	Enter years	Enter %
(iii) Equity	Enter amount			Enter % equity return
(iv) Guarantees	Enter amount	Enter years		
(v) Reimbursable grants	Enter amount			
(vi) Grants	250,000,000			
(vii) Results-based payments	Enter amount			

(b) Co-financing information	Total amount	Currency
	839,300,000	million USD ($)

Name of institution	Financial instrument	Amount	Currency	Tenor & grace	Pricing	Seniority
ADB	Grant	342,100,000	million USD ($)	n/a	n/a	senior
ADB	Senior Loans	220,000,000	million USD ($)	FLP maximum Average Maturity 19 years/ 8 years grace (negotiated)	50bps+ SOFR[84]	senior
ADB	Senior Loans	247,200,000	million USD ($)	40 years/ 10 years Grace	1%	senior
Click here to enter text.	Options	Enter amount	Options	Enter years Enter years	Enter%	Options

(c) Total financing (c) = (a)+(b)	Amount	Currency
	1,059,300,000	million USD ($)

[84] Pricing is updated regularly. Latest applicable pricing, at the time of FP submission, is available here: https://www.adb.org/sites/default/files/institutional-document/1162161/revised-lending-rates-funding-cost-margins-jul-dec-2026.pdf

(d) Other financing arrangements and contributions (max. 250 words, approximately 0.5 page)	**ADB Co-Financing** GCF funds will support up to 26 sub-projects over the lifetime of the RPACA program. At the sub-project level, GCF funds will be complemented by co-financing from ADB, with amounts and terms varying by project. ADB will provide concessional co-financing through a differentiated financing structure aligned with its Concessional Assistance Policy and country classification system, combining approximately $342.1 million in grants, $247.2 million in highly concessional ordinary capital resources loans (COL, ADB's SIDS pricing) and $220 million in ADB's Ordinary Capital Resources (OCR) loans, and/or blended loans across 26 sub-projects over the programme lifetime. Grant resources will be prioritized for Group A (concessional assistance only) and highly climate-vulnerable contexts, while concessional and blended loan terms will be tailored for Group A blend and Group B countries, reflecting debt sustainability, creditworthiness, and climate finance access constraints. As per ADB's Country Classification and Graduation of Developing Member Countries Policy[85], developing member countries (DMCs) are classified using a three-tier system: groups A, B, and C for lending eligibility based on their income levels (i.e., gross national income per capita based on the Atlas method) and creditworthiness. To assess their creditworthiness, DMCs are placed under three categories: (i) adequate creditworthiness, (ii) limited creditworthiness, and (iii) lack of creditworthiness. ADB uses the following three-tier classification system: group A (concessional assistance-only countries), group B (OCR blend countries), and group C (regular OCR only countries). These categories help determine the types of financial products ADB offers to each country, such as concessional and regular ordinary capital resources (OCR) lending, and grants. The RPACA Program proposes differentiated GCF concessional support based on each country's ADB lending group classification, climate vulnerability, nature of interventions, and climate finance access barriers. The Pacific region includes Group A and B countries: **Group A (Concessional – ADF Grants-only):** Kiribati, Tonga, Tuvalu **Group A (50% ADF grant/50% COL):** Naoero, Vanuatu, Federated States of Micronesia, Republic of Marshall Islands, Samoa **Group A (COL only):** Solomon Islands **Group B (OCR Blend):** Fiji, Papua New Guinea, Palau, Cook Islands, Niue **Category A: Concessional Assistance (CA)-Only Countries** • **Characteristics:** Low-income and least developed countries, usually with limited creditworthiness. Economic vulnerability premium for eligible small island developing states • **Financing Terms:** o Eligible for grants and ADF grant only based on risk of debt distress (generally derived from the WB/IMF's debt sustainability analysis conducted every 1-2 years as part of IMF's Article IV missions) o Loans from the Asian Development Fund (ADF) and the concessional window (COL) of ADB. (50 ADF:50 COL) o Near-zero interest with long grace periods and maturities. Pacific SIDS can access SIDS pricing for COL which is cheaper than normal COL (1% interest rate, a 10-year grace period, a 40-year maturity, and principal repayments of 2% per year for the first 10 years after the grace period and 4% per year thereafter) **Category B: OCR Blend Countries** • **Characteristics:** Countries eligible for both concessional (COL) and non-concessional financing (OCR, i.e., middle-income but still need development support, particularly economically vulnerable SIDS). • **Financing Terms:** o Access to both concessional and regular OCR financing. o Group B Pacific SIDS can access SIDS pricing for COL which is cheaper than normal COL (1% interest rate, a 10-year grace period, a 40-year maturity, and

[85] ADB. 1998. A Graduation Policy for the Bank's DMCs. Available : https://www.adb.org/documents/graduation-policy-banks-dmcs

principal repayments of 2% per year for the first 10 years after the grace period and 4% per year thereafter)
- May receive blended financing packages, i.e. COL+OCR.
- Note that some Group B Pacific SIDS, while eligible for higher cost OCR loans, choose only to access COL.

Additional Notes:

- **Concessional assistance policy:** ADB's concessional assistance framework determines when Developing Member Countries (DMCs) transition from concessional assistance to Ordinary Capital Resources (OCR)-only terms, based primarily on sustained income growth and creditworthiness assessments.
- **Country classification system**: ADB's classification of DMC eligibility and access to concessional resources is periodically reviewed and updated to reflect changes in income levels, debt sustainability, and development conditions, with the most recent major update issued in July 2025 under the revised operational classification framework.

Asian Development Fund Thematic Grants for Group A and B Countries

In addition, the Asian Development Fund (ADF) 14 Thematic Window provides grant financing to support high-impact projects that may not otherwise proceed due to limited financial returns, higher risks, or the need to generate broader regional and development benefits. The grants are designed to accelerate investments in three strategic areas: climate change adaptation and disaster risk reduction (CCA-DRR), regional cooperation and integration including regional public goods (RCI-RPG), and SDG 5's transformative gender agenda. By providing additional grant resources, the Thematic Window helps developing member countries' pilot innovative approaches, strengthen resilience, address shared regional challenges, and deliver transformational development outcomes aligned with ADB's Strategy 2030 priorities. Both Group A and Group B countries are eligible for ADF thematic grants. Thematic grant funds are competitively allocated on the basis of funding applications which are submitted in response to an annual call for proposals. Proposals are scored on how strongly they align with the strategic objectives of the thematic window and whether they demonstrate additionality and transformational impact beyond what would normally be financed through ADB operations, proposals from SIDS are given additional weighting in the scoring.

Note on ADB Loans Pricing:

- Pacific SIDS COL: 1% interest rate, a 10-year grace period, a 40-year maturity, and principal repayments of 2% per year for the first 10 years after the grace period and 4% per year thereafter)
- OCR: 50 basis points spread, for Group B 10-20bps Maturity Premium, and commitment charge of 15bps
- See: https://www.adb.org/sites/default/files/adb-flexible-loan-product-202307.pdf

C.2. Financing by component[86]

Component	Output	Indicative cost Options	GCF financing		Co-financing		
			Amount Options	Financial Instrument	Amount Options	Financial Instrument	Name of Institutions
Component 1: Enhancing PICs' Access to Climate Finance	1.1.1. Skills and capacity to address climate- and disaster-responsive PFM are enhanced, retained and applied.	3,781,825	3,781,825	Grant	0	Grant	ADB
	1.1.2 Regional climate finance and adaptation planning coordination with gender	2,250,000	2,250,000	Grant	0	Grant	ADB

[86] Allocations are subject to applicable ADB policies and procedures including classification of ADB developing member countries.

	equality and inclusion mainstreamed and enhanced.						
	1.1.3. Climate-related fiscal risk analytics and budget integration tools developed	999,980	999,980	Grant	0	Grant	ADB
	1.1.4 Climate Adaptation Investment Planning (CAIP) framework for appraising and prioritizing climate adaptation investments established.	1,149,995	1,149,995	Grant	0	Grant	ADB
	1.1.5 Innovative climate finance instruments and enabling frameworks designed	1,950,000	1,950,000	Grant	0	Grant	ADB
	1.2.1 Regional blended finance platform for MSME adaptation lending established	46,650,000	15,650,000	Grant	31,000,000	Grant	ADB
	1.2.2 Pacific Infrastructure Risk Advisory and Transfer Support (PAC-INFRAT) piloted	1,500,000	1,500,000	Grant	0	Grant	ADB
	1.3.1 National financial sector policy, regulatory, and institutional capacities are strengthened (in accordance with regional and international frameworks)	4,500,000	4,500,000	Grant	0	Grant	ADB
	Component 1 Gender action plan implementation.	1,218,000	1,218,000	Grant	0	Grant	ADB
	Programme level M+E	1,500,000	1,500,000	Grant	0	Grant	ADB
Component 2: Climate-Resilient Infrastructure & Coastal Protection	2.1.1 Evidence-based, system-scale climate adaptation sub-projects developed and approved.	10,000,000	10,000,000	Grant	0	Grant	ADB
	2.1.2 Climate-resilient and inclusive adaptation infrastructure sub-projects completed and operationalized.	933,800,000	194,389,000	Grant	272,211,000	Grant	ADB
					467,200,000	Loans	ADB
	2.1.3 Institutional capacity and enabling environment of national agencies for climate-resilient infrastructure management strengthened.	48,468,000,	9,579,000	Grant	38,889,000	Grant	ADB
	Component 2 Gender action plan implementation	1,532,000	1,532,000	Grant	0	Grant	ADB
	Indicative total cost (USD)	**$1,059,300,000**	**250,000,000**		**$809,300,000**		

C.3 Capacity building and technology development/transfer (max. 250 words, approximately 0.5 page)

C.3.1 Does GCF funding finance capacity building activities?	Yes ☒ No ☐
C.3.2. Does GCF funding finance technology development/transfer?	Yes ☒ No ☐

Capacity Building and Technology Transfer Activities: All programme components and outputs will contribute to strengthening the capacity of PIC governments and relevant stakeholders. The programme will deliver targeted capacity building and support technology development and transfer to enable effective implementation, replication, and long-term sustainability of climate adaptation solutions across the Pacific.

The programme directly advances **GCF capacity-building priorities** by combining dedicated institutional strengthening and technical training with a “learning-by-doing” approach across both components, ensuring that PICs develop enduring skills, systems, and networks to access, manage, and deploy climate finance. Key capacity outcomes and activities will include:

- **Component 1, Output 1.1.1** is a dedicated output that can be considered 'purely' capacity strengthening and development across the PSIDS region. Its focus and its endpoint are to build capacity.
- Other specific capacity building outcomes under component 1 include:
    - **Outcome 1.1**, Output 1.1.1 focuses specifically on capacity development for accessing climate finance. This will include developing a Certified Professional Development Programme, Undergraduate and Postgraduate Qualifications and a4 Peer learning network for sustained knowledge and learning.
    - **Outcome 1.1, Output 1.1.2** provides broad support to capacity development of public financial management in order to increase the capacity of PIC governments to access and manage climate finance. This will help the Pacific nations to undertake risk analysis and access varied forms of climate finance. Outcome 1.2 focuses more on soft technology transfer. Outcome 1.2 will transfer the technologies required to increase investments in private sector to implement adaptation activities. The technologies included are a derisking facility,
    - a credit enhancement facility, parametric insurance products , etc. The focus is on MSME and on women-led enterprises. Outcome 1.2 is limited to a small number of countries that are best able to benefit from this.
    - **Outcome 1.3** will build 'green finance' capacity. Output 1.3 will build capacity in banks and insurance companies to access and channel climate finance. in Outcome 1.3 is limited to the countries that are best able to benefit from this.
- **Component 1, other Outputs** All other outputs and outcomes will 'build capacity by doing', the capacity built is a critical co-benefit next to the primary design benefit. They will support individuals, teams and institutions across the region to undertake key tasks, and this support will be delivered in a manner that leads the individuals, teams and institutions to acquire the skillsets, tools, competencies, networks and knowledge required to then undertake such activities without external support
- **Component 2** consists of investment projects in all participating countries– the sub-projects. Component 2 will deliver up to 21 climate adaptation investments through these investment sub-projects. The sub-project investments will be focused into key sectors (coastal management, water and urban services, health and social services, energy, transport). The analysis in the Feasibility Study (Annex 2, Section 13.2) identifies that, across the Pacific, ADB has developed a range of additional and bespoke support measures to address capacity constraints associated with its investment projects. Accordingly, in the Pacific, ADB investment projects follow a similar project cycle and implementation curve, and project will generally have three parts:
    - Identification, participatory design, appraisal and approval. In the Pacific, this is typically a sizable component of the project and is funded by ADB;
    - Infrastructure completed and operationalized. This accounts for the bulk of the project funds. It is overseen by design supervision teams.
    - Capacity building of beneficiaries and strengthening then enabling environment. In the Pacific, this typically accounts for 5-20% (see Annex 2, Section 13.2) of the project budget. The activities are determined through the project design process and target specific needs relate to the investment and in the targeted sector. This may include, for example, data management, individual training, financial management, institutional strengthening, policy reform, planning, etc.

Together, these activities strengthen country ownership, enhance absorptive capacity, and create the enabling environment needed for sustained, programmatic climate action in the Pacific.

Best available technologies and practices. Component 1 is grounded in the application of best available technologies and context-appropriate good practices for system-level climate risk assessment and adaptation planning. This includes the use of integrated, forward-looking climate risk models, geospatial analysis, and sector-specific decision-support tools aligned with regional standards developed by institutions such as SPREP, SPC, and ADB. These approaches ensure that proposed interventions are not only technically robust but also responsive to projected climate scenarios. The selection of methodologies reflects global best practice while being tailored to local data availability, institutional capacity, and socio-economic conditions.

The project development process embeds the best international practice in climate-resilient planning, including the use of adaptation pathways, economic appraisal of resilience options, and participatory, government-led prioritization. By applying these approaches, RPACA ensures that sub-projects are transformational, scalable, and aligned with long-term resilience objectives, rather than incremental or short-term responses.

Component 2 will ensure that all infrastructure investments apply fit-for-purpose best available technologies and engineering practices to ensure resilience under current and future climate conditions. Design standards incorporate climate-resilient specifications (e.g., elevated structures, nature-based coastal protection, flood-resilient drainage

systems, water-efficient and drought-resilient supply systems) informed by downscaled climate projections and hazard assessments. Technology choices are guided not only by global best practice but also by local appropriateness, maintainability, and lifecycle cost-effectiveness, recognizing the capacity and resource constraints. To the extent possible, hybrid solutions combining grey and nature-based infrastructure will be prioritized.

In addition, the project adopts best practice in resilient infrastructure delivery and asset management, including quality assurance during construction, integration of climate risk into asset management systems, and capacity building for operations and maintenance.

D. EXPECTED PERFORMANCE AGAINST INVESTMENT CRITERIA

This section refers to the performance of the project/programme against the investment criteria as set out in the GCF's Initial Investment Framework.

D.1. Impact potential (max. 500 words, approximately 1 page)

The RPACA programme is designed to deliver large-scale, transformational adaptation outcomes across PSIDS, one of the most climate-exposed and capacity-constrained regions globally. The programme responds to interconnected climate risks, compound hazards and cascade risks, including from sea-level rise, coastal erosion, rainfall variability, intensifying cyclones, and water insecurity. These threaten livelihoods, ecosystems, infrastructure, and essential public services in vulnerable communities in the Pacific. By combining upstream strengthening of climate finance systems and institutional capacity with downstream investments in resilient infrastructure, coastal ecosystems, and critical service delivery systems, RPACA enables systemic adaptation across the climate – water -coastal-infrastructure-livelihood nexus. This integrated, programmatic approach aligns with GCF adaptation result areas and contributes to the achievement of core adaptation indicators under the GCF Results Management Framework.

Specifically, the programme is expected to deliver substantial outcomes in two key areas:

- **GCF Core Adaptation Result Indicator**: The number of direct and indirect beneficiaries with enhanced climate resilience across PSIDS.
- **GCF Strategic Plan Target**: Supporting PICs in climate-resilient infrastructure and services.

The following estimations of target beneficiaries are based on national and sector-level data across participating countries, with particular focus on vulnerable populations in coastal and climate-sensitive sectors such as agriculture, fisheries, water, and urban systems. Geographic prioritization is informed by country-driven investment pipelines and high-risk areas identified through national adaptation plans and risk assessments, enabling more robust estimation of direct beneficiaries and the scale of ecosystems and assets brought under improved climate-resilient management.

Direct Beneficiaries:

The estimated total number of direct beneficiaries is 851,334 with the majority benefiting from Component 2. With around 12 million population in the Pacific, this implies that RPACA could directly reach roughly 5% of the region's most vulnerable people, a substantial share given the program's focus on targeted, high-risk sectors and geographies:

- For the small island states with populations under 50,000 (Marshall, Palau, Cook, Niue, Naoero, Tuvalu), each sub-Project is envisaged to directly impact around 40% of the population. This is equivalent to, for example all residents of capital city, or residents of several outer islands.
- For the larger Pacific SIDS with populations up to 1,000,000, each sub-project is envisaged to directly impact around 10% of the population (for example all residents of one city, or one island).
- In PNG, each investment typically directly impacts 1-3% of the population.
- For those countries in which there are two investments, it is conservatively estimated that 20% of those benefitting from the second project did not benefit from the first (except in PNG where the projects are geographically independent and Naoero, where it is conservatively estimated that a second project would have no additional beneficiaries, given the likely close vicinity of project sites).

Indirect Beneficiaries

In the Pacific context, the scale of **indirect beneficiaries** reflects the systemic nature of climate risk and the structure of small island economies. In the Pacific context, the scale of indirect beneficiaries- estimated at 2,871,545 people - highlights the inherently systemic nature of climate impacts and the high degree of population exposure across interconnected island economies:

- For the small island states with populations under 50,000 (Marshall, Palau, Cook, Niue, Naoero, Tuvalu), given the small nature of islands and populations, a single climate-resilient investment or sub-project can indirectly benefit close to 100% of the population by strengthening essential services such as water, energy, transport, and coastal protection.
- For the small island states with populations up to 1,000,000, each sub-Project is envisaged to indirectly impact around 40% of the population.

- In larger and more geographically dispersed countries such as Papua New Guinea, indirect benefits are more spatially distributed but still significant. Indirect benefits are conservatively estimated to reach 40% of the population within the geographic catchment of each project through improvements in critical infrastructure nodes and service systems.

Collectively, the total estimate of **3.72 million direct and indirect beneficiaries** underscores that RPACA delivers climate resilience at a system-wide scale in the Pacific - strengthening infrastructure resilience, building (adaptive) capacity, reducing disruption to essential services, and enhancing economic stability across the region, far beyond those directly targeted by individual projects/investments.

Contribution to GCF Results Areas.

RPACA will deliver transformative infrastructure investments across the Pacific enhancing resilience in the following systems: urban development, water supply and sanitation systems, transport and connectivity, energy, coastal management, and disaster risk management. As such it will contribute to all four GCF results areas as follows:

ARA 1: Most vulnerable people and communities Due primarily to geographical circumstances, almost all people and communities in the Pacific are vulnerable, even highly vulnerable to climate and climate change. RPACA will benefit a significant portion of these people. Within that, the most vulnerable people and communities in Pacific Island countries are those highly exposed to climate hazards, and who simultaneously face systemic economic, and/or social, and/or institutional constraints. These include coastal and outer-island communities, subsistence farmers and fishers, women and underrepresented groups, and populations reliant on fragile ecosystems and climate-sensitive livelihoods. Their vulnerability is compounded by limited access to resilient infrastructure, water and food security, health and social protection systems, and by weak institutional capacity and short-term, project-based development approaches. RPACA responds by prioritizing inclusive participation, addressing gender and vulnerability in climate assessments, strengthening social systems, and building national ownership and capacity so that adaptation efforts reduce structural inequalities rather than reinforce them.

ARA 2: Health, well-being, food and water security Health, well-being, food security, and water security are tightly interlinked and increasingly threatened by climate change in the Pacific, particularly through drought, flooding, ecosystem degradation, and cascading risks. Climate impacts place pressure on freshwater availability, reduce agricultural productivity and fisheries resilience, and increase health risks associated with extreme events and service disruptions. RPACA aims to address these risks by scaling integrated adaptation investments that strengthen water security, food systems, and health and social protection services, while embedding climate risk–informed planning upstream in development decisions. By moving from fragmented projects to programmatic, system-based approaches, the initiative seeks to shift development pathways toward long-term resilience that safeguards human well-being alongside environmental sustainability.

ARA 3: Infrastructure and built environment Infrastructure and the built environment are a central focus of RPACA, reflecting their critical role in enabling climate resilience. Current infrastructure planning often treats climate risk as an add-on rather than a core design driver, resulting in assets that are poorly suited to future conditions and to advancing resilience. Component 2 explicitly targets a transformation in how infrastructure projects are conceived, designed, and implemented by fully integrating system-wide, upstream climate assessments into the project cycle. Through diverse adaptation investments across sectors and countries, RPACA will demonstrate both hard and soft solutions that enhance resilience to sea-level rise, flooding, and extreme events, while strengthening institutional coordination, technical capacity, and access to sustainable finance for resilient infrastructure development.

ARA 4: Ecosystems and ecosystem services Ecosystems and their services are both highly vulnerable to climate change and essential to Pacific resilience, particularly in small island developing states with limited land and freshwater resources. Coral reefs, mangroves, coastal systems, and freshwater ecosystems are threatened by climate impacts, and their degradation further amplifies exposure to hazards such as storm surge, erosion, and food insecurity. RPACA addresses these ecological barriers through capacity building, the use of nature-based solutions, and targeted investments that enhance ecosystem resilience while supporting sustainable access to land and water resources. By integrating ecosystem considerations into climate assessments and cross-sectoral adaptation planning, the program positions healthy ecosystems as foundational assets for long-term economic, social, and climate resilience

D.2. Paradigm shift potential (max. 500 words, approximately 1 page)

RPACA is designed to catalyse a fundamental paradigm shift in climate adaptation in the Pacific, moving from fragmented, reactive, and project-based interventions toward systemic, programmatic, and transformational resilience-building pathways. This shift occurs across multiple dimensions - planning, financing, implementation, and governance - resulting in long-term structural change rather than incremental improvements.

From project-based to programmatic adaptation. A central element of the paradigm shift is the transition from isolated projects to a coordinated, multi-country programmatic approach. Historically, climate adaptation in the Pacific has been characterized by short-term, donor-driven projects with limited continuity, and standalone investments that do not address systemic risks. RPACA aims to replace this model with a programmatic architecture that links climate risk assessment, pipeline development, and financing across Pacific countries.

From reactive climate-proofing to proactive, system-based resilience. Traditional approaches have focused on retrofitting infrastructure to withstand known risks. RPACA shifts this toward forward-looking, system-scale climate risk assessments, integrating compound and cascading risks, and the development of adaptation pathways, rather than one-off solutions. This represents a move from reactive risk management to anticipatory, science-led resilience planning, fundamentally changing how infrastructure and systems are designed.

From standalone investments to integrated systems transformation. RPACA understands that infrastructure investments are embedded within socio-economic systems, and that risks and impacts cascade across sectors. To work with this, in RPACA, investments are designed as part of integrated resilience systems, not isolated assets. Further, the programme will strengthen both the physical infrastructure and the institutional systems that support it.

From external dependency to national driven and responsibility. A core aspect of the paradigm shift is the transition from donor-held finance and projects to nationally owned and institutionally embedded adaptation. The integration of climate risks into public financial management, fiscal policy, and investment planning systems contributes to this, as does the broad use of national ministries and agencies act as executing entities, building long-term capacity. Regional coordination mechanisms will support a collective ownership and knowledge exchange.

From fragmented finance to programmatic and scalable climate finance. Climate finance in the Pacific has traditionally been fragmented, unpredictable, and difficult to access. RPACA drives a shift toward: (i) programmatic, long-term financing approaches aligned with national planning cycles; (ii) the integration of climate finance into fiscal frameworks and investment pipelines; and (iii) the mobilization of blended finance, private sector participation, and innovative financial instruments.

From marginal inclusion to transformative social equity. RPACA embeds a gender-transformative and inclusive approach within all components. This encompasses vulnerable groups (women, youth, persons with disabilities) being are treated as active agents of resilience, not passive beneficiaries. Also, inclusion is integrated into the risk assessments, planning, financing, and implementation systems.

Two other aspects of the anticipated paradigm shift are (i) moving from filling knowledge gaps to an approach of continuous learning and innovation and (ii) designing for a “tipping point”, after which the changes become self-sustaining and irreversible.

In conclusion, RPACA contributes to a paradigm shift by redefining how climate adaptation is conceived, financed, and implemented in the Pacific. It transitions the region from fragmented, reactive approaches to integrated, forward-looking, and system-based resilience-building, embedded within national institutions and supported by scalable finance. Through this transformation, RPACA not only delivers immediate resilience benefits but also establishes a new development model in which climate resilience becomes the foundation of long-term sustainable growth.

Scalability RPACA is explicitly designed to promote scalability across countries, sectors, and financing streams, enabling it to move beyond a finite project and function as a long-term platform for transformational climate adaptation in the Pacific. Its scalability is embedded in its architecture, combining a strong enabling environment (Component 1) with a replicable pipeline of investments (Component 2), supported by regional coordination and knowledge systems. Scalability lies in its ability to move from individual investments to systemic transformation. By combining programmatic design, pipeline-based investment generation, institutional strengthening, financial innovation, and regional coordination, the programme creates a self-sustaining platform for continuous expansion of climate adaptation action. Key elements of scalability are (i) the programmatic architecture that enables scaling across countries and sectors as well as from pilot investments to system-wide transformation; (ii) the continuous pipeline approach, rather than a fixed set of subprojects, and so scalability is driven by ongoing investment

generation; and (iii) the focus on the financial model: RPACA creates a pathway toward progressively diversified and scaled climate finance flows.

D.3. Sustainable development (max. 500 words, approximately 1 page)

RPACA directly advances Pacific sustainable development priorities as articulated in the 2050 Strategy for the Blue Pacific Continent, particularly its goals on climate resilience, sustainable economic development, and people-centered well-being. It supports progress toward the Sustainable Development Goals (SDGs) most critical to the Pacific context, including SDG 13 (Climate Action), SDG 9 (Resilient Infrastructure), SDG 6 (Clean Water and Sanitation), and SDG 14 (Life Below Water), by reducing climate-related damage to infrastructure, safeguarding ecosystems, and improving essential service delivery as detailed in

Table 7.

Table 7: Strategic Alignment of RPACA Program Components with GCF Result Areas, SDGs and Pacific Regional Strategies

RPACA Component	Contribution to GCF Result Areas	Relevant SDGs (Goals & Targets)	ADB Climate Change Action Plan 2030	Framework for Resilient Development in the Pacific (FRDP)	2050 Strategy for the Blue Pacific Continent
Component 1: Enhancing PICs' Access to Climate Finance	• Increased climate finance mobilization (mitigation & adaptation) • Strengthened enabling environments and institutional capacity • Private sector engagement and risk reduction instruments	• SDG 13.a (climate finance mobilisation) • SDG 17.3 (resource mobilization) • SDG 8.3 (financial sector development) • SDG 9.a (financial and institutional capacity building)	• Pillar 1: Climate finance mobilization; Pillar 2: Strengthening enabling environments; Target: scaling adaptation finance share to 75% and strengthening country systems for access and delivery	• Strengthens resilient national systems for planning, budgeting, and accessing climate finance• Supports FRDP Pillar 1 (Integrated Risk Management) and Pillar 3 (Climate and Disaster Risk Governance) • Enhances public financial management systems to integrate climate risk into development planning	• Advances Strategic Priority 1: Climate Change and Disaster Resilience through strengthened finance systems • Supports "Fit-for-purpose finance systems" enabling sovereign ownership of adaptation pathways • Reinforces regional solidarity in climate finance, access and delivery
Component 2: Climate-Resilient Infrastructure & Coastal Protection	• Increased resilience of infrastructure and built environment• Enhanced ecosystem-based adaptation and risk reduction • Strengthened adaptive capacity of vulnerable communities	• SDG 9.1 (resilient infrastructure) • SDG 11.5 (disaster risk reduction) • SDG 13.1 (resilience and adaptive capacity) • SDG 14.2 (marine ecosystem protection) • SDG 6.1–6.2 (water and sanitation resilience)	• Pillar 3: Scaling climate- and disaster-resilient infrastructure; Target: 100% Paris-aligned operations; expansion of nature-based and resilient infrastructure investment	• Directly supports FRDP Pillar 2 (Resilient Development) through climate-resilient infrastructure investment • Strengthens coastal risk management and ecosystem-based adaptation• Reduces disaster losses and improves continuity of essential/critical services (energy, transport, water, health)	• Advances Strategic Priority 1: Resilience and Adaptation by protecting critical infrastructure and coastal systems • Supports *Blue Pacific identity* as ocean-based resilient societies • Contributes to safeguarding livelihoods, mobility, and settlement sustainability in atoll and coastal states

Through investments in resilient infrastructure, energy transition, water security, and health and education systems, RPACA strengthens economic stability, reduces disaster-related losses, and protects climate-sensitive sectors such as tourism and fisheries that underpin Pacific economies. By investing in integrated, inclusive, and appropriate

adaptation solutions, RPACA generates transformational benefits that extend beyond direct climate resilience outcomes, as follows:

Economic benefits

- The economic and financial analysis of the programme shows that the indicative portfolio is expected to generate substantial avoided-loss benefits by reducing climate-related damage, service disruption and productivity losses across critical infrastructure and socio-economic systems in Pacific SIDS (Annex 3). These include avoided disruption and damage losses across critical infrastructure (airports, roads, bridges, ports, coastal assets, energy, water, health, and education facilities), reducing GDP losses from climate and disaster events.
- The economic appraisal demonstrates that RPACA would generate net economic benefits with a benefit-cost ratio of 1.21 and an economic rate of return above ADB's benchmark (Table 8). These results provide evidence that the programme constitutes an efficient and effective use of concessional climate finance, supporting GCF's investment rationale for large-scale adaptation investments that deliver significant public resilience benefits across the Pacific region.

Table 8: Summary of the Economic Appraisal Results for RPACA

Indicator	RPACA Result	Interpretation
ENPV	US$148.88 million	Creates substantial net economic value for Pacific SIDS.
BCR	1.21	Every US$1 invested generates approximately US$1.21 in economic benefits.
EIRR	8%	Above ADB's 6% benchmark, indicating strong economic viability.

- Other economic benefits of the programme include:
    - Improved continuity of national and regional connectivity, including air, road, and maritime access, reducing closure risks, travel time losses, and transport unreliability that constrain trade, tourism, and domestic markets.
    - Protection of tourism-dependent economies, with reduced assessed tourism GDP losses, safeguarded gateway infrastructure, and maintained market access in countries where tourism accounts for a large share of GDP.
    - Lower operation, maintenance, and emergency repair costs for transport, energy, WASH, and coastal protection assets through resilient design and reduced climate exposure.
    - Reduced fuel import dependence and generation costs through increased renewable energy supply, avoided diesel consumption, strengthened energy security, and lower exposure to fuel price volatility.
    - Increased revenue and efficiency of utilities, including incremental billed water and electricity sales, reduced non-revenue water, and lower system losses.
    - Productivity gains and reduced time poverty, from improved water, sanitation, transport reliability, and electricity access, benefiting households, firms, and caregivers.
    - Avoided health-related economic losses, including reduced disease burden (avoided DALYs), lower health service disruption, and reduced caregiver productivity losses.
    - Safeguarded domestic connectivity and business activity, especially where critical corridors or assets have few alternative routes and high systemic importance.

Ecological benefits

- Reduced climate exposure and degradation of coastal and marine ecosystems, through protection against erosion, inundation, storm surge, and sea-level rise.
- Restoration and protection of coastal habitats, strengthening ecosystem services such as shoreline stabilization, fisheries productivity, and natural buffering against hazards.
- Avoided ecosystem degradation losses, with benefits to biodiversity, fisheries, and coastal environmental quality.
- Support for ecosystem-based adaptation, demonstrating nature-based solutions in low-lying SIDS and coastal urban environments.
- Improved urban environmental conditions, including better waste management, drainage, and sanitation, reducing pollution of coastal and lagoon systems.
- Improved resilience of fisheries and local food systems, reducing climate-related losses and import dependence where coastal ecosystems underpin food security.

Social benefits

- Improved safety, reliability, and accessibility of essential services, including transport, water and sanitation, health care, education, and energy.
- Strengthened public health outcomes, with reduced WASH-related and climate-sensitive diseases, improved maternal and neonatal health, and stronger continuity of health services during shocks.
- Enhanced resilience of vulnerable groups, including coastal communities, older persons, women, students, and climate-exposed households.
- Reduced service disruption days for schools, hospitals, care facilities, utilities, and transport systems, sustaining social and economic functioning during climate events.
- Stronger livelihoods and community resilience, through protected coastal livelihoods, reliable access to electricity and water, and reduced climate-related income shocks.
- Improved quality of life, from reliable infrastructure, reduced disaster stress, improved hygiene and sanitation, and safer living environments.
- Strengthened institutional and community capacity, including planning, implementation, and scaling of climate-resilient infrastructure and adaptation investments.
- Human capital development for a climate-resilient economy, through reduced education disruption and improved relevance and inclusiveness (including gender responsiveness) of secondary education.

Collectively, the above integrated outcomes of RPACA reinforce and advance implementation of Pacific regional priorities under frameworks such as the Framework for Resilient Development in the Pacific, ensuring that climate action simultaneously drives resilience, sustainability, and inclusive economic transformation across the Blue Pacific.

D.4. Needs of recipient (max. 500 words, approximately 1 page)

RPACA directly responds to the acute and escalating climate vulnerabilities faced by PICS by targeting the systemic risks that climate change poses to Pacific identity, lives, livelihoods, infrastructure, and long-term development trajectories. It recognises that PSIDS are among the most exposed globally to both rapid-onset hazards such as cyclones and flooding, and slow-onset processes such as sea-level rise and coastal erosion, with impacts disproportionately affecting vulnerable groups including women, youth, elderly populations, and remote communities. By embedding adaptation across infrastructure systems, public finance, and institutional strengthening, RPACA treats climate change not as a standalone sectoral issue but as a core, cross-cutting constraint on development. While Pacific Island Countries have made important progress in developing National Adaptation Plans (NAPs)- with 7 submitted to the UNFCCC to date - and updated NDC 3.0, with 11 submissions, implementation remains constrained by limited fiscal space, fragmented institutional arrangements, and weak cross-sectoral integration (see Annex 2 – Appendix 2.1 for NAP and NDC submission status in the region). The RPACA design and priorities were therefore directly shaped through extensive engagement with Pacific Island governments, regional organisations, civil society, and other stakeholders, ensuring the program reflects nationally defined needs and priorities (see Annexes 2a & 7).

Scale and intensity of climate vulnerability: The PICS are among the most climate-vulnerable countries in the world due to their small land areas, long coastlines, low elevation, geographic isolation, and high dependence on climate-sensitive ecosystems and sectors. They face increasing frequency and intensity of extreme events, including tropical cyclones, flooding, storm surge, droughts, and heat stress, as well as slow-onset impacts such as sea-level rise, coastal erosion, saline intrusion, ocean warming, and acidification. Critical infrastructure, public services, settlements, and productive assets are predominantly located in coastal and low-lying areas, making them highly exposed to climate hazards. The climate impacts affect entire national populations, but vulnerability is particularly acute among specific beneficiary groups. These include women and girls, who often bear disproportionate responsibility for water, food production, and caregiving while facing constraints in access to land, finance, skills, and decision-making; youth and children, whose education, health, and long-term livelihood prospects are increasingly disrupted by climate events; the elderly and people with disabilities, who face heightened risks during disasters; and outer-island and remote communities with limited access to services, markets, and emergency response. Without scaled-up adaptation, climate risks threaten long-term habitability in parts of the region and risk reversing decades of development progress.

Economic and social development level: The PICS are predominantly small island and lower-middle-income economies with limited economic diversification and high vulnerability to external shocks. Per capita incomes mask

underlying fragility, including high dependence on subsistence and informal livelihoods, narrow export bases, and limited employment opportunities. Key economic sectors - such as agriculture, fisheries, tourism, and coastal services - form the backbone of food security, income generation, and social stability yet are highly climate-sensitive. Climate change directly undermines these sectors, increasing poverty risks, food insecurity, and inequality, particularly for rural and coastal populations. Recurrent climate shocks divert scarce public resources away from human development priorities such as health, education, and social protection toward emergency response and reconstruction. In this context, adaptation is not an incremental development addon, but a core requirement to safeguard economic productivity, social outcomes, and inclusive development pathways. The scale of climate impacts relative to economic size means even moderate shocks can have economy-wide and long-lasting consequences.

Adaptation Finance Gap: For the Pacific region specifically, studies and Multilateral Development Bank analyses indicate that climate finance flows remain heavily skewed toward mitigation, with adaptation receiving a minority share of funding (often <10% of climate finance globally), and Pacific SIDS receiving only a very small share of global flows despite high vulnerability. The estimated adaptation needs coverage ratio is 33% - meaning that current annual adaptation finance commitments represent about a third of the region's annualized future adaptation needs[87]. Across the region, climate investments remain largely small-scale, donor-driven, and project-based, with insufficient scale and coherence to address systemic and compounding climate risks affecting coastal, urban, and rural systems. Critical enabling infrastructure- including climate data systems, early warning systems, resilient connectivity, and integrated coastal and watershed management- remains underdeveloped or unevenly implemented. While community-led adaptation approaches are widely recognized, they are not yet systematically embedded into national planning, financing, and delivery frameworks at the scale required for long-term resilience.

Absence of alternative sources of financing: The PICS face chronic constraints in accessing and mobilizing financing for large-scale and sustained climate adaptation. Domestic fiscal space is limited by small tax bases, high per-capita costs of service delivery due to remoteness and dispersion, and elevated public debt levels following repeated climate and economic shocks. Balance-of-payments pressures are significant, driven by import dependence, disaster-related expenditures, and volatility in external revenues. Local capital markets are shallow, with limited availability of long-term finance and minimal track record in funding climate-resilient infrastructure or adaptation investments. The scale, long time horizons, and public good nature of adaptation measures make them poorly suited to commercial financing. As a result, governments are unable to fund priority adaptation investments through domestic resources or market-based instruments alone. Concessional and grant-based climate finance is therefore essential to close the financing gap and enable timely, proactive adaptation rather than reactive post-disaster spending.

PICs face a persistent policy-to-implementation gap: While climate risks are widely recognized in national and sector policies (e.g. NAPs and NDCs), this has not translated into routine practice due to weak institutional systems, limited resourcing, and lack of operational tools such as standards, budgets, and monitoring frameworks (see Annex 2 - results of Sectoral climate policy review). As a result, adaptation is often implemented through isolated, project-driven interventions (e.g. climate-proofed infrastructure) rather than embedded across sector systems. Recipient countries therefore need support to convert policy commitments into institutionalised practice - including strengthening sector procedures, financing mechanisms, and implementation capacity - so that climate resilience becomes a standard part of planning, investment, and service delivery. This gap has practical consequences for RPACA. It means that in most countries and sectors, RPACA subprojects will operate within a policy framework that nominally supports climate adaptation but will not find operational sector systems that routinely apply it. RPACA's soft components - technical assistance for standards, procedures, guidelines, and institutional arrangements - are therefore not supplementary to physical investment but are the mechanism through which policy commitments can be converted into durable operational practice.

Need for strengthening institutions and implementation capacity: Institutional and human capacity constraints significantly limit the ability of the PICS to plan, finance, and implement effective adaptation responses. Public administrations are small and overstretched, with limited specialized expertise in climate risk assessment, climate-responsive planning, resilient infrastructure design, environmental and social safeguards, procurement, and monitoring and evaluation. Fragmented institutional mandates and reliance on short-term, project-based support further constrain effectiveness and sustainability. Strengthening institutions and implementation capacity is therefore a central need alongside physical investments. This includes building government capacity to integrate climate risk into policies, sector plans, public investment management, and budgets; improving coordination across national and

[87] Gonguet F., X. Han, C. Lim, T. Dao and S. Nawar. (2026). Climate Finance and Adaptation Needs In Pacific Island Countries. IMF Working Paper WP/26/83. Washington, DC.

subnational levels; and enhancing the ability to manage and scale climate finance. Regional approaches are particularly important in the Pacific context, allowing countries to pool scarce technical expertise, reduce transaction costs, and achieve economies of scale while respecting country-specific needs.

D.5. Country ownership (max. 500 words, approximately 1 page)

National frameworks and strategies

RPACA was developed in close collaboration with the participating countries' governments, ensuring strong country ownership and drive. Each country's NDA actively engaged in shaping the programme through the RPACA Working Group. Further, RPACA is anchored in national climate policies and strategies including the National Adaptation Plans (NAPs) or equivalent climate resilience strategies where they exist (e.g. Kiribati Joint Implementation Plan for Climate Change and Disaster Risk Management 2019-2028). RPACA is aligned with the GCF country programmes (CPs) of the fourteen participating PSIDS and offers a mechanism to deliver on the CP pipelines activities. It will also directly help countries meet their NDC adaptation goals for climate resilient development.
Across all fourteen Countries, RPACA responds to high-priority goals in climate change adaptation and disaster risk reduction, with interventions anticipated in the following sectors:

- Water security
- Coastal resilience
- Agriculture and food systems
- Energy infrastructure
- Health
- Ecosystems
- Social protection

A common priority across all fourteen countries is the need to significantly strengthen access to and mobilization of climate finance. As consistently articulated in national policies, investment plans, and regional strategies, there are constraints in translating adaptation priorities into funded, implementable investments due to limited technical capacity, fragmented pipelines, and complex financing processes. This includes both the need to improve access to public climate finance and to better enable private sector investment that contributes to resilience outcomes. These shared challenges have directly informed the design of RPACA Component 1, which will provide regional and multi-country technical assistance to strengthen climate finance access and mobilization. This includes support for public financial management and climate budgeting, project preparation and pipeline development, and enabling environments for private sector engagement, with the aim of unlocking increased and more effective flows of climate finance across the Pacific.

The RPACA Working Group (WG) was formed in early 2024 to guide RPACA development. The WG comprises representatives from PSIDS governments as well as some of the region's GCF Accredited Entities. The RPACA Working Group is co-chaired by the NDAs of the Cook Islands and Palau. The individual NDAs and Focal Points (FPs) have also participated in multiple regional meetings throughout RPACA development.

Regional frameworks and strategies

RPACA is aligned with the regional activities across the Pacific, it will:

- Complement the *Council of Regional Organisations of the Pacific* (*CROP*) including the *Pacific Community* (SPC*)*, *Secretariat of the Pacific Regional Environment Programme* (SPREP*)* and *Pacific Islands Forum* (PIF).
- Align with the regional pacific resilience-building initiatives such as the *Pacific Regional Infrastructure Facility* (PRIF), *Pacific Renewable Energy Infrastructure Facility* (PREIF), and the *Pacific Resilience Partnership*, as the *Pacific Climate Change Centre (PCCC)*, the *Climate and Oceans Support Program in the Pacific* (2023-2029, COSPPac), *Weather Ready Pacific* (2023-2029), amongst many others.
- Build on pacific-led programs which enhance climate information and services (e.g. GCF FP147: *Enhancing Climate Information and Knowledge Services for resilience in 5 island countries of the Pacific Ocean*, 2020-2026, and the SPREP *Climate Services and Applications* (ClimSA) initiative), and knowledge sharing platforms such as the SPC *Pacific Data Hub,* SPREPs and the SPREP *Environment Data Portal.*
- Supplement regional strategies including the *Framework for Resilient Development in the Pacific* (FRDP) (2017-2030), the *2050 Strategy for the Blue Pacific Continen*t, *Climate Finance Access Network* (CFAN), and *Climate Finance Access and Mobilization Strategy* (CFAMS)
- Complementing PICs initiative on the *Pacific Resilience Facility* (PRF); RPACA and the PRF are inherently complementary, operating at different but mutually reinforcing scales of climate action in the Pacific. PRF is being designed to deliver small-scale, community-based grant financing that directly strengthens local resilience, while RPACA focuses on enabling larger-scale, programmatic investments through the ADB, alongside regional technical support delivered through institutions such as SPC and SPREP.

RPACA delivers on CFAMS by transforming climate finance from a fragmented, project-based approach into a coherent, country-led, and systemically embedded financing ecosystem, thereby contributing directly to the 2050 Strategy's objective of improving PICs' access to and effective utilization of climate and disaster finance.

Regional consultation and design workshops were also convened to inform alignment with Pacific regional frameworks and climate finance architecture. The **2025 Forum Economic Ministers Meeting** was updated on the development of RPACA and its linkages with complementary regional initiatives, including the Unlocking Blue Pacific Prosperity (UBPP) initiative and the CFAMS[88]. Ministers recognized CFAMS as a strategic coordinating framework to align climate finance across the region and agreed on the importance of coordinating regional efforts by building on existing initiatives such as RPACA, UBPP, and the PRF to enhance synergy in climate finance delivery.

Regional workshop discussions have also highlighted the role of the CFAMS as the overarching coordination platform for regional climate finance initiatives, providing a structured framework through which RPACA, the PRF, and other programmes can be aligned within a coherent regional programmatic, investment architecture. Regional organisations and partners welcomed the clarity provided by RPACA and CFAMS in articulating the relationships between different climate finance initiatives and noted the value of a coordinated regional, long-term approach to minimise duplication and enhance the effectiveness of climate finance delivery in the Pacific. Participants further emphasised the importance of strengthening vertical integration between regional mechanisms (above) and national policies (NAPs and NDCs) and programming, including enhanced engagement with Ministries of Finance, central agencies, and national development banks though RPACA to support improved investment coordination and climate finance mobilisation (see Annex 7).

Role of National Designated Authorities and Direct Access Entities

In all countries, as for all GCF activities, the NDA will provide strategic oversight, ensure national alignment, and facilitate stakeholder coordination. Further, RPACA activities in each country will be implemented in partnership with National Designated Authorities (NDAs) and Ministries of Finance through national implementation partners (e.g. sectoral ministries, State Owned Entities, SOEs) and regional partners. Partners include:

- Ministries responsible for Finance, Climate Change, Infrastructure, Water Resources, and Environment.
- Relevant SOEs for water, infrastructure, power, utilities, airports, and ports.
- National Social protection agencies (ministries of health, youth, disability, and others).
- GCF Regional Direct Access Entities: The Pacific Community (SPC) and Secretariat of the Pacific Regional Environment Programme (SPREP).
- Development banks including ADB and Fiji Development Bank (FDB).

Across the fourteen countries, these institutions are supported by various national Climate Change Councils, Climate Reference Groups or inter-ministerial climate committees that coordinate cross-sectoral responses to climate challenges. ADB, as GCF International Accredited Entity (AE), brings extensive experience developing, leading and executing investments that advance climate resilience across the Pacific regions. ADB, SPREP and SPC will work through capable national partners, liaise with NDAs and FPs to implement RPACA.

Regional and national consultation process

To prepare and strengthen institutional ownership, RPACA was developed through a series of high-level regional and national consultations. These meetings have ensured strong government ownership, regional coherence, and momentum for cross-border collaboration. Regional consultations include:

- Regional Workshops on Climate Finance & RPACA in Fiji in April 2024 and Samoa in May 2024
- GCF Regional Dialogue with the Pacific & Asian SIDS in Cooks Islands (May 2025).
- Pacific Regional Climate Change Roundtable (August 2025)
- RPACA Regional Consultation Workshops (March 2024 & March 2026), engaging key regional agencies (SPC, SPREP and PIFS) and NDAs in the design of components

Further details, including on the individual country priorities and ownership, are provided in Annex 2a - Appendix 2.1: Ownership and Alignment. Annex 2a details how RPACA was informed by each country's national ambitions for resilience and adaption, outlines the national-level ownership RPACA, the national-level consultation and

engagement and explains the indicative implementation and execution arrangements for each country. Annex 7 details regional and national stakeholder consultations as part of the RPACA design process.

D.6. Efficiency and effectiveness (max`. 500 words, approximately 1 page)

Leveraging GCF funds for large-scale, cost-effective climate action: RPACA's programmatic approach is designed to deliver efficiency, effectiveness, and cost-effectiveness through the strategic use of GCF resources alongside substantial financing from the ADB, and other partners. The Programme will deploy a lead contribution of USD 250 million from the GCF to mobilize an additional USD 839.3 million, achieving a co-financing ratio of over 1:3. This level of leverage is particularly significant in the context of climate adaptation, where mobilising large-scale finance remains challenging, especially in remote and highly vulnerable Pacific Island countries. By targeting GCF funding toward the climate-specific, or 'additional', ADB-supported investments of PICs, RPACA draws on established financial, governance, sovereign lending capacity and implementation systems, reducing transaction costs and accelerating delivery. By doing so, RPACA reduces transaction costs, accelerates project preparation and delivery, and enables scalable investment in high-cost, high-risk adaptation contexts across PICs.

Strategic focus of the RPACA Programme for climate adaptation: RPACA will support climate resilience investments across urban systems, water infrastructure, energy, transport, and other priority sectors. Many of these interventions do not generate sufficient direct financial returns, and as such, the risk of crowding out private capital is minimal. Concessional GCF finance is therefore appropriate. By focusing on investments with limited commercial viability but high social, environmental, and resilience benefits, the Programme directs resources toward areas of greatest need, while strengthening enabling conditions for future investment.

Regional approach and economies of scale: The Pacific context is characterised by high costs driven by geographic fragmentation and limited economies of scale. RPACA addresses these constraints through a regional, multi-country approach that enables the sharing of technical expertise, data, and implementation resources. This supports standardisation of methodologies and reduces duplication, resulting in lower unit costs and improved efficiency compared to stand-alone projects.

Private sector engagement: RPACA aims to expand the role of adaptation partners and increase private sector participation (especially women-led MSMEs) over time. While private sector involvement in adaptation is currently limited in the Pacific, the Programme strengthens the enabling environment, reduces risk, and builds capacity, supporting a gradual transition toward increased private sector engagement in climate resilience.

Concessionality justification. Across ADB's lending groups, the Programme incorporates significant concessionality relative to market-based financing terms, reducing the cost of capital and enhancing financial feasibility. GCF resources are targeted specifically at the incremental costs of adaptation, ensuring that concessional finance is applied efficiently and only where required.

Economic efficiency and cost-effectiveness: The economic appraisal confirms that RPACA represents an efficient use of resources. Under a conservative scenario, the Programme generates an Economic Net Present Value of approximately USD 148.88 million, compared to baseline climate-related losses of USD 1.496 billion without intervention. This corresponds to a Benefit-Cost Ratio of approximately 1.21 indicating good value for money. The Economic Internal Rate of Return is 8%, above standard thresholds.

Financial performance and need for GCF support: Despite strong economic returns, many interventions, particularly protective infrastructure and nature-based solutions, do not generate sufficient revenue to achieve commercial viability. The Financial Internal Rate of Return is therefore low or negative without concessional finance. GCF funding improves financial feasibility but does not fully commercialize these investments, demonstrating that it provides the minimum concessionality required without crowding out private capital.

Grounding best practice with Pacific innovation in design: RPACA Components 1 and 2 integrate best available technologies and adaptation practices from the Pacific and proven ADB experience (e.g. resilient coastal protection in Solomon Islands and Fiji, climate-proofed road and urban drainage designs, and water security investments in Kiribati and Tuvalu) with international best practice in climate-resilient infrastructure and innovative finance. Component 1

[88] PIFS. 2025. Forum Economic Ministers Meeting 2025. Agenda Item.8: Investment Forum (Access to Climate Finance). Suva, Fiji: Pacific Islands Forum Secretraita. Available: https://forumsec.org/sites/default/files/2026-01/PIFS%2825%29FEMM.8%20%E2%80%93%20Investment%20Forum%20%28Access%20to%20Climate%20Finance%29.pdf

adapts global tools such as blended finance, de-risking instruments, and parametric insurance, but tailors them to Pacific realities by simplifying structuring requirements, embedding them within national PFM systems, and focusing on scalable, pipeline-based financing rather than stand-alone facilities. Component 2 applies state-of-the-art adaptation approaches including system assessments, nature-based coastal protection, climate-resilient urban planning, and hybrid grey-green infrastructure, while adjusting global standards to reflect small island geographies, limited maintenance capacity, and exposure to compound climate risks (storm surge, sea-level rise, and rainfall extremes). Across both components, RPACA moves beyond “off-the-shelf” solutions by embedding context-specific design modifications, stronger integration into national systems, and programmatic scaling mechanisms, ensuring that globally tested technologies are operationally feasible, locally maintainable, and capable of being replicated across diverse Pacific contexts.

E. LOGICAL FRAMEWORK

*This section refers to the project/programme's logical framework in accordance with the **GCF's Integrated Results Management Framework** to which the project/programme contributes as a whole, including in respect of any co-financing.*

E.1. Project/Programme Focus

Please indicate whether this proposal is for a mitigation or adaptation project/programme. For cross-cutting proposals, select both.

☐ Reduced emissions (mitigation)

☒ Increased resilience (adaptation)

E.2. GCF Impact level: Paradigm shift potential (max 600 words, approximately 1-2 pages)

RPACA is assessed to have high transformational impact due to its system-level focus, potential for replication and scale, institutional strengthening effects, and strong alignment with national and regional development pathways - see detail in Annex 2. By transforming the operating environment for climate finance rather than delivering isolated outcomes, the programme is well positioned to generate lasting climate resilience and development benefits consistent with the GCF's mandate. The following characteristics contribute to the high paradigm shift potential: the transformational nature of the programmatic approach; the expansion of adaptation partners to increase private sector participation; the high levels of alignment and country drivenness; the strong technology alignment; the level of scaling; and the transformational nature of the regional approach.

Assessment Dimension	Current state (baseline)		Potential target scenario (Description)	How the project/programme will contribute (Description)
	Description	Rating		
Scale	Climate change poses escalating risks to identity, lives, livelihoods, infrastructure, and long-term development trajectories, with impacts disproportionately affecting vulnerable groups, including women, youth, and the elderly. The baseline demonstrates a substantial adaptation financing gap across Pacific SIDS, with adaptation receiving a disproportionately small share of climate finance despite extremely high vulnerability. There is significant climate finance imbalance and shortfall, with adaptation receiving a relatively small share (often less than 10%), and Pacific SIDS capturing only a limited portion of these resources despite their high	Low	The paradigm shift under RPACA involves: (i) transitioning from fragmented, project-based and reactive responses to coordinated, programmatic and integrated adaptation approaches across PICs; (ii) mainstreaming climate and disaster resilience into national planning, public financial management systems, and sectoral investment frameworks-particularly in coastal, water, energy, and urban systems that underpin Pacific livelihoods and economies; and (iii) unlocking and scaling innovative and blended finance mechanisms to support climate-resilient infrastructure, nature-based solutions, and community livelihoods at scale, aligned with Pacific contexts and long-term development pathways. Notably the transformational nature of the regional approach, the scale of the program, and the inclusion	RPACA is explicitly designed for scalability across countries, sectors, and financing streams, enabling it to move beyond a finite project and function as a long-term platform for transformational climate adaptation in the Pacific. Its scalability is embedded in its architecture, combining a strong enabling environment (Component 1) with a replicable pipeline of investments (Component 2), supported by regional coordination and knowledge systems. Scalability lies in its ability to move from individual investments to systemic transformation. By combining programmatic design, pipeline-based investment generation, institutional strengthening, financial innovation, and regional coordination, the programme creates a self-sustaining platform for continuous expansion of climate adaptation action. Key elements of scalability are (i) the programmatic

	vulnerability. Existing responses are insufficient relative to the magnitude of climate risks, creating considerable scope for scaling adaptation finance, resilient infrastructure, and institutional systems. This represents a high unmet need and therefore high paradigm shift potential.		of private sector will all contribute to project results spreading both inside and beyond the intervention areas.	architecture that enables scaling across countries and sectors as well as from pilot investments to system-wide transformation; (ii) the continuous pipeline approach, rather than a fixed set of subprojects, and so scalability is driven by ongoing investment generation; and (iii) the focus on the financial model: RPACA creates a pathway toward progressively diversified and scaled climate finance flows.
Replicability	Adaptation investments in the Pacific are often implemented as standalone, donor-driven projects with limited cross-sectoral integration and weak replication pathways. Structural innovations (financing, planning, delivery mechanisms) remain largely isolated within individual projects and are rarely institutionalised or transferred across countries or sectors. While current adaptation projects are largely fragmented and donor-driven, Pacific countries have demonstrated growing interest in programmatic approaches, regional cooperation, and knowledge sharing. Replication mechanisms exist but remain underdeveloped. This suggests moderate barriers rather than complete absence of replication pathways.	Medium	Core RPACA design elements - programmatic planning, integrated resilience investment frameworks, and innovative financing instruments - are systematically replicated across sectors (coastal, water, infrastructure, finance, energy, urban, education) and across PICs, forming a standardised regional approach to climate-resilient development.	RPACA would strengthen replicability mechanisms through standardized approaches, regional learning, and scalable financing models for vulnerable sectors. The programme embeds replicable structural innovations, including regional programming, harmonised investment planning tools, and scalable financing mechanisms (e.g., blended concessional finance, risk pooling, insurance solutions). Strong country ownership and alignment with national systems ensure transferability across sectors and PICs. Regional knowledge platforms and coordinated implementation arrangements will enable lessons learned and successful models to be replicated beyond initial intervention areas, supporting regional diffusion of resilience-building approaches.

Sustainability	Existing adaptation outcomes often depend on external donor support and are not fully embedded within government planning, budgeting, and financial systems. As such many adaptation interventions in the Pacific have limited post-project continuity due to reliance on donor funding cycles, weak integration into public financial systems, and limited institutional capacity. Financial, technical, and institutional sustainability remains uneven, with resilience gains often not fully embedded in long-term planning or budgetary frameworks. However, several countries have strengthened climate governance, in the process of public financial management reforms, climate budget tagging, have mature climate targets and policies, and developing institutional frameworks.	Medium	Sustainability therefore exists in part but remains incomplete, providing clear opportunities for RPACA to institutionalize long-term resilience. Adaptation investments would be embedded in national planning, budgeting, and sector investment systems, ensuring sustained financing and strong institutional ownership. Climate resilience is mainstreamed across infrastructure planning, public investment management, and private sector engagement in PICs. RPACA prioritizes sustainability through Component 1 financial reforms and integration across Component 2, while its programmatic, country-driven design and focus on vulnerable sectors will strengthen technical and institutional capacity, ensuring durable resilience systems and financing beyond the project cycle.	RPACA strengthens sustainability through three interlinked pathways: (i) financial sustainability via Component 1 reforms and blended finance mechanisms that crowd in long-term public and private investment; (ii) institutional sustainability through integration of climate resilience into planning, PFM systems, and sectoral frameworks; and (iii) technical sustainability via capacity strengthening, regional knowledge systems, and private sector engagement. The programmatic and country-led design of sub-projects ensures that systems, tools, and financing mechanisms continue beyond the GCF investment period, embedding resilience as a permanent feature of development planning in the Pacific.

E.3. GCF Outcome level: Reduced emissions and increased resilience (IRMF core indicators 1-4, quantitative indicators)

Select appropriate IRMF core and supplementary indicators to monitor project/programme progress. More than one IRMF (core and or supplementary) indicators may be selected as applicable for each GCF results area and project/programme outcome (as defined in the table in section B.2(b)). If IRMF indicators are unable to measure any given project/programme outcomes, project/programme-specific indicators should be developed under section E.5 (project/programme specific indicators).

GCF Result Area	IRMF Indicator	Means of Verification (MoV)	Baseline	Target		Assumptions / Note
				Mid-term	Final[89]	
Total Number of Direct and Indirect Beneficiaries	Core 2: Direct and indirect beneficiaries reached	Program Surveys, National or sub-national statistics	0	Beneficiary disaggregation: Total: 1,116,863 Direct: 255,399 Indirect: 861,464 Sex disaggregation:	Beneficiary disaggregation: Total: 3,722,878 Direct: 851,334 Indirect: 2,871,545	The baseline value is 0, consistent with GCF's IRMF guidelines. In Smaller SIDS, 52% of population benefits indirectly; 40% in the medium-sized SIDS, and 10% in PNG. The detailed

[89] The final target means the target at the end of project/programme implementation period. However, for core indicator 1 (GHG emission reduction), please also provide the target value at the end of the total lifespan period which is defined as the maximum number of years over which the impacts of the investment are expected to be effective.

				Female: 558,434 Male: 558,429 Country disaggregation: COO: 7,350; FIJ: 133,242; FSM: 16,665; KIR: 19,666; NAU: 3,633; NIU: 500; PAL: 5,358; PNG: 688,614; RMI: 11,850; SAM: 34,047; SOL: 123,380; TON: 16,167; TUV: 3,001; VAN: 53,390	Sex disaggregation: Female: 1,861,441 Male: 1,861,437 Country disaggregation: COO: 24,500; FIJ: 444,142; FSM: 55,547; KIR: 65,553; NAU: 12,111; NIU: 1,666; PAL: 17,861; PNG: 2,295,380; RMI: 39,500; SAM: 113,491; SOL: 411,265; TON: 53,890; TUV: 10,004; VAN: 177,968	methodology is provided in Annex 24. A series of de-duplication processes were implemented to ensure that the aggregated number of beneficiaries is only counted once, according to the following conditions: (1) the sum of direct and indirect beneficiaries must not exceed the total country-level population; (2) in countries with multiple sub-projects that cover 100% of the total population and implemented in the same location, only the sub-project with higher (or equal) number of beneficiaries was counted; (3) in countries with multiple sub-projects with different locations, the beneficiaries are combined, given that the sum would not exceed the total population of the country. The mid-term figure is a conservative estimate of approximately 30% of the final figure, since sub-project approval is expected to happen in 2027-2030.
ARA1 Most vulnerable people and communities	Core 2: Direct and indirect beneficiaries reached	Program Surveys, National or sub-national statistics	0	Beneficiary disaggregation: Total: 1,116,863 Direct: 255,399 Indirect: 861,464 Sex disaggregation: Female: 558,434 Male: 558,429 Country disaggregation:	Beneficiary disaggregation: Total: 3,722,878 Direct: 851,334 Indirect: 2,871,545 Sex disaggregation: Female: 1,861,441	The same process and consideration were implemented as provided above.

				COO: 7,350; FIJ: 133,242; FSM: 16,665; KIR: 19,666; NAU: 3,633; NIU: 500; PAL: 5,358; PNG: 688,614; RMI: 11,850; SAM: 34,047; SOL: 123,380; TON: 16,167; TUV: 3,001; VAN: 53,390	Male: 1,861,437 Country disaggregation: COO: 24,500; FIJ: 444,142; FSM: 55,547; KIR: 65,553; NAU: 12,111; NIU: 1,666; PAL: 17,861; PNG: 2,295,380; RMI: 39,500; SAM: 113,491; SOL: 411,265; TON: 53,890; TUV: 10,004; VAN: 177,968	
ARA2 Health, well-being, food and water security	Core 2: Direct and indirect beneficiaries reached	Program Surveys, National or sub-national statistics	0	Beneficiary disaggregation: Total: 339,903 Direct: 87,848 Indirect: 252,055 Sex disaggregation: Female: 169,955 Male: 169,948 Country disaggregation: FSM: 15,807; KIR: 18,809; NAU: 2,907; NIU: 500; PAL: 5,358; PNG: 134,754; RMI: 2,180; SAM: 32,865; SOL: 98,697; TON: 14,985; TUV: 3,001; VAN: 10,040	Beneficiary disaggregation: Total: 1,133,007 Direct: 292,826 Indirect: 840,181 Sex disaggregation: Female: 566,504 Male: 566,503 Country disaggregation: FSM: 52,690; KIR: 62,696; NAU: 9,689; NIU: 1,666; PAL: 17,861; PNG: 449,178; RMI: 7,268; SAM: 109,549;	The same process and consideration were implemented as provided above.

					SOL: 328,991; TON: 49,948; TUV: 10,004; VAN: 33,466	
ARA3 Intrastructure and built environment	Core 2: Direct and indirect beneficiaries reached	Program Surveys, National or sub-national statistics	0	Beneficiary disaggregation: Total: 1,108,056 Direct: 253,295 Indirect: 854,761 Sex disaggregation: Female: 554,032 Male: 554,024 Country disaggregation: COO: 7,350; FIJ: 132,385; FSM: 15,807; KIR: 18,809; NAU: 3,633; NIU: 500; PAL: 5,358; PNG: 687,108; RMI: 11,850; SAM: 32,865; SOL: 122,197; TON: 14,985; TUV: 3,001; VAN: 52,208	Beneficiary disaggregation: Total: 3,693,518 Direct: 844,321 Indirect: 2,849,198 Sex disaggregation: Female: 1,846,761 Male: 1,846,757 Country disaggregation: COO: 24,500; FIJ: 441,285; FSM: 52,690; KIR: 62,696; NAU: 12,111; NIU: 1,666; PAL: 17,861; PNG: 2,290,359; RMI: 39,500; SAM: 109,549; SOL: 407,323; TON: 49,948; TUV: 10,004; VAN: 174,026	The same process and consideration were implemented as provided above.
ARA4 Ecosystems and ecosystem services	Core 2: Direct and indirect beneficiaries reached	Program Surveys, National or sub-national statistics	0	Beneficiary disaggregation: Total: 1,108,056 Direct: 253,295 Indirect: 854,761 Sex disaggregation: Female: 554,032	Beneficiary disaggregation: Total: 3,693,518 Direct: 844,321 Indirect: 2,849,198 Sex disaggregation:	The same process and consideration were implemented as provided above.

				Male: 554,024 Country disaggregation: COO: 7,350; FIJ: 132,385; FSM: 15,807; KIR: 18,809; NAU: 3,633; NIU: 500; PAL: 5,358; PNG: 687,108; RMI: 11,850; SAM: 32,865; SOL: 122,197; TON: 14,985; TUV: 3,001; VAN: 52,208	Female: 1,846,761 Male: 1,846,757 Country disaggregation: COO: 24,500; FIJ: 441,285; FSM: 52,690; KIR: 62,696; NAU: 12,111; NIU: 1,666; PAL: 17,861; PNG: 2,290,359; RMI: 39,500; SAM: 109,549; SOL: 407,323; TON: 49,948; TUV: 10,004; VAN: 174,026	
ARA1 Most vulnerable people and communities	Supplementary 2.1: Beneficiaries (female/male) adopting improved and/or new climate-resilient livelihood options	Program surveys, National statistics	0	Beneficiary disaggregation: Total: 48,076 Direct: 12,403 Indirect: 35,673 Sex disaggregation: Female: 24,039 Male: 24,037 Country disaggregation: NAU: 2,907; TUV: 3,001; VAN: 42,168	Beneficiary disaggregation: Total: 160,253 Direct: 41,344 Indirect: 118,908 Sex disaggregation: Female: 80,126 Male: 80,127 Country disaggregation: NAU: 9,689; TUV: 10,004; VAN: 140,560	The mid-term figure is a conservative estimate of approximately 30% of the final figure. The same process and consideration were implemented as provided above.
ARA1 Most vulnerable people and communities	Supplementary 2.5: Beneficiaries (female/male) adopting innovations that	Program surveys, National statistics	0	Beneficiary disaggregation: Total: 12,671	Beneficiary disaggregation: Total: 42,236 Direct: 19,802	The mid-term figure is a conservative estimate of approximately 30% of the final figure.

	stregthen climate change resilience			Direct: 5,940 Indirect: 6,731 Sex disaggregation: Female: 6,336 Male: 6,335 Country disaggregation: RMI: 9,670; TUV: 3,001	Indirect: 22,434 Sex disaggregation: Female: 21,118 Male: 21,118 Country disaggregation: RMI: 32,232; TUV: 10,004	The same process and consideration were implemented as provided above.
ARA2 Health, well-being, food and water security	Supplementary 2.3: Beneficiaries (female/male) with more climate-resilient water security	Joint Monitoring Programme for Water Supply, Sanitation, and Hygiene (JMP) survey results, National surveys, Water company records	TBD based on JMP survey results at the start of the program	Beneficiary disaggregation: Total: 308,366 Direct: 80,259 Indirect: 228,107 Sex disaggregation: Female: 154,185 Male: 154,181 Country disaggregation: FSM: 15,807; PAL: 5,358; PNG: 134,754; RMI: 2,180; SAM: 26,545; SOL: 98,697; TON: 14,985; VAN: 10,040	Beneficiary disaggregation: Total: 1,027,885 Direct: 267,531 Indirect: 760,355 Sex disaggregation: Female: 513,943 Male: 513,942 Country disaggregation: FSM: 52,690; PAL: 17,861; PNG: 449,178; RMI: 7,268; SAM: 88,482; SOL: 328,991; TON: 49,948; VAN: 33,466	The mid-term figure is a conservative estimate of approximately 30% of the final figure. The same process and consideration were implemented as provided above.
ARA2 Health, well-being, food and water security	Supplementary 2.4: Beneficiaries (female/male) covered by new or improved early warning systems	Program monitoring data, National population statistics	0	Beneficiary disaggregation: Total: 552,355 Direct: 116,261 Indirect: 436,094 Sex disaggregation:	Beneficiary disaggregation: Total: 1,841,181 Direct: 387,535 Indirect: 1,453,646 Sex	The baseline is zero as this indicator counts the number of beneficiaries covered by either new or improved systems following GCF-funded activities/support.

				Female: 276,178 Male: 276,177 Country disaggregation: PNG: 552,355	disaggregation: Female: 920,590 Male: 920,591 Country disaggregation: PNG: 1,841,181	The same process and consideration were implemented as provided above.
ARA2 Health, well-being, food and water security	Supplementary 2.7: Change in expected losses of lives due to the impact of extreme climate-related disasters in the geographic area of the GCF intervention	Historical data on losses of lives during previous disasters; Cost-benefit analysis; National population statistics	0	2,000	10,000	Estimated reduction in the annual number of people exposed to potentially life-threatening impacts from extreme climate-related disasters as a result of RPACA investments. Estimates are based on the current Component 2 pipeline. The methodology assumes that resilient infrastructure investments reduce mortality risk through improved evacuation access, reduced infrastructure failure, improved continuity of essential services, reduced exposure to flooding and storm surge, and strengthened emergency response capacity. Values are indicative portfolio-level estimates and will be refined during detailed sub-project appraisal, hazard modelling, and climate risk assessment. Mid-term values assume approximately 20% implementation progress toward final programme outcomes.
ARA3 Intrastructure and built environment	Core 3: Value of physical assets made more resilient to	Program/project financial data from pre-feasibility studies; economic/financial	$0.00	**Total:** $298,140,000.00 **Country**	**Total:** $993,800,000.00	Total replacement value of physical assets that are constructed, rehabilitated, upgraded, or protected to

	the effects of climate change and/or more able to reduce GHG emissions	analysis; technical needs assessment		**disaggregation:** COO: $8,808,000; FIJ: $36,000,000; FSM: $7,809,000; KIR: $17,310,000; NAU: $16,350,000; NIU: $3,600,000; PAL: $14,340,000; PNG: $95,388,000; RMI: $24,102,000; SAM: $12,993,000; SOL: $24,816,000; TON: $8,058,000; TUV: $14,100,000; VAN: $14,466,000	**Country disaggregation:** COO: $29,360,000; FIJ: $120,000,000; FSM: $26,030,000; KIR: $57,700,000; NAU: $54,500,000; NIU: $12,000,000; PAL: $47,800,000; PNG: $317,960,000; RMI: $80,340,000; SAM: $43,310,000; SOL: $82,720,000; TON: $26,860,000; TUV: $47,000,000; VAN: $48,220,000	climate-resilient standards under RPACA. This includes transport infrastructure, airports, coastal protection systems, water and sanitation infrastructure, energy systems, urban infrastructure, and social infrastructure such as health and education facilities. Values include both directly financed resilient assets and existing infrastructure assets benefiting from resilience enhancement or protection measures. Estimates are derived from the current investment pipeline and associated infrastructure replacement values across participating Pacific Island Countries. Values are portfolio-level estimates and will be refined during engineering design, economic appraisal, and detailed asset inventory assessments. Mid-term values assume progressive implementation and commissioning of infrastructure investments. The baseline is zero as this indicator aggregates the USD value of the support cost incurred via GCF-funded projects during the implementation period and does not measure the existing value or market value of physical assets.
ARA3 Intrastructure and built environment	Supplementary 2.6: Beneficiaries (female/male) living in buildings that have increased resilience against climate hazards	Program monitoring data; National population statistics	0	Beneficiary disaggregation: Total: 52,479 Direct: 13,402 Indirect: 39,077 Sex disaggregation:	Beneficiary disaggregation: Total: 174,925 Direct: 44,671 Indirect: 130,254 Sex	Estimated number of people benefiting from buildings and associated infrastructure systems that have increased resilience to climate hazards, including flooding, cyclones, coastal inundation, erosion,

				Female: 26,240 Male: 26,239 Country disaggregation: KIR: 18,809; NIU: 500; RMI: 9,670; SOL: 23,500	disaggregation: Female: 87,463 Male: 87,462 Country disaggregation: KIR: 62,696; NIU: 1,666; RMI: 32,232; SOL: 78,331	extreme rainfall, and heat. This includes beneficiaries using or residing in resilient housing-related infrastructure, schools, hospitals, evacuation centers, community facilities, water and sanitation facilities, and urban infrastructure systems supported under RPACA. Estimates are based on the current investment pipeline and projected beneficiary reach across participating countries. The methodology assumes that resilient public and community infrastructure provides direct and sustained resilience benefits to surrounding populations and vulnerable groups. Mid-term estimates assume approximately 20% achievement of final programme implementation outcomes. The baseline is zero since this indicator counts the number of individuals residing in buildings supported via GCF-funded interventions.
ARA3 Intrastructure and built environment	Supplementary 3.1: Change in expected losses of economic assets due to the impact of extreme climate-related disasters in te geographic area of the GCF intervention	Historical data on economic losses; Cost-benefit analysis; Measured impact on changes in economic losses	USD$ 0	USD$20,960M annually avoided losses (net present value)	USD$ 48,607M annually avoided losses (net present value)	Estimated reduction in expected annual economic losses resulting from climate-related disasters due to RPACA investments. Estimates are based on the net present value of avoided damage and disruption to transport, coastal, water, energy, urban, and social infrastructure systems exposed to climate hazards including tropical

						cyclones, flooding, storm surge, coastal erosion, sea-level rise, and extreme rainfall. The methodology considers avoided repair and replacement costs, avoided service disruption, and reduced economic losses associated with infrastructure failure. Estimates have been modelled in the EFA and are informed by the current RPACA investment pipeline, historical disaster loss data in Pacific Island Countries, and the high concentration of infrastructure assets in exposed coastal zones. Values are indicative portfolio-level estimates and will be refined through detailed climate-economic modelling and sub-project appraisal processes. Mid-term values assume partial implementation and operationalization of resilience investments.
ARA4 Ecosystems and ecosystem services	Core 4: Hectares of natural resources brought under improved low-emission and/or climate-resilient management practice	Program monitoring data; national/regional GIS data	0	Total: 4,500 Country disaggregation: COO: 126; FIJ: 487; FSM: 136; KIR: 206; NAU: 126; NIU: 269; PAL: 160; PNG: 2,120; RMI: 190;	Total: 22,425 Country disaggregation: COO: 420; FIJ: 1,623; FSM: 453; KIR: 686; NAU: 420; NIU: 896; PAL: 532; PNG: 7,068; RMI: 634;	Assumes: 40% of coastal areas in small nations, 10% in medium sized nations (with less than 1,000 km of coastline), 1% in large nations. Assumes a strip 350m wide along the coastal areas that benefit. See table in Annex 11.

				SAM: 486; SOL: 1,037; TON: 955; TUV: 101; VAN: 329	SAM: 1,621; SOL: 3,458; TON: 3,182; TUV: 336; VAN: 1,096	
ARA4 Ecosystems and ecosystem services	Supplementary 4.1: Hectares of terrestrial forest, terrestrial non-forest, freshwater and coastal marine areas brought under resoration and/or improved ecosystems	Program monitoring data; national/regional GIS data Other specific or jurisdictional management plans (e.g., coastal zone management plan or subnational or community-based initiatives)	0	Total: 4,500 Country disaggregation: COO: 126; FIJ: 487; FSM: 136; KIR: 206; NAU: 126; NIU: 269; PAL: 160; PNG: 2,120; RMI: 190; SAM: 486; SOL: 1,037; TON: 955; TUV: 101; VAN: 329	Total: 22,425 Country disaggregation: COO: 420; FIJ: 1,623; FSM: 453; KIR: 686; NAU: 420; NIU: 896; PAL: 532; PNG: 7,068; RMI: 634; SAM: 1,621; SOL: 3,458; TON: 3,182; TUV: 336; VAN: 1,096	The same consideration as provided above (Core Indicator 4).

E.4. GCF Outcome level: Enabling environment (IRMF core indicators 5-8 as applicable)

Select at least two relevant IRMF core (enabling environment) indicators to monitor and elaborate the baseline context and project/programme's targeted outcome against the respective indicators. Rate the current state (baseline) vis-à-vis the target scenario and select the geographical scope of the outcome to be assessed. Describe how the project/programme will contribute towards the target scenario. Refer to a case example in the accompanying guidance to complete this section.

Core Indicator	Baseline context	Rating for current state (baseline)	Target scenario	How the project will contribute	Coverage

	(description)		**(description)**		
Core Indicator 5: Degree to which GCF investments contribute to strengthening institutional and regulatory frameworks for low emission climate-resilient development pathways in a country-driven manner	Countries in the region have met, or are meeting, most international obligations regarding action plans, policies, organization committees related to climate change adaptation. Many have issued or are developing related legal instruments. They have all established a Ministry, Department or Division with responsibility for climate change. However, financial resources, human resources, operational resources are very limited. Climate change plans, organizational units or dedicated resources outside of the standard climate change department are very rare. Hence the institutional and regulatory frameworks are incomplete fragmented. The private sector is generally not involved in the efforts to address climate change. In most countries, sector agencies with key climate related responsibilities (energy, water, transport, agriculture, health) have limited capacity and resources to meet climate change goals, and coordination with ministries responsible for climate change and finance on these issues is weak.	low	Pacific island countries will have achieved sustained, system-wide improvements in climate-responsive public financial management, enabling increased access to, effective use of, and long-term scaling of climate and disaster risk finance through strengthened national institutions. They will be enabled to systematically integrate climate-related fiscal risks into national budgeting and planning. They will have developed and operationalized adaptation investment pipelines They will be enabled to systematically develop a range of climate finance instruments, many innovative. Finally, many Pacific financial institutions will be enabled to operationalise sustainable finance frameworks, integrate climate and adaptation considerations into their core functions, and mobilize greater private	Outcome 1.1 focuses on institutional strengthening and capacity development The principal focus is on ministries responsible for finance and planning. This will lead to human resources, frameworks, directives, planning mechanisms, budgets and investment pipelines that support each country advancing resilience. Outcome 1.2 establishes a common adaptation finance eligibility, assessment and monitoring framework and embeds this within country-level MSME finance and credit guarantee arrangements. Outcome 1.3 strengthens climate-aligned financial sector policy, regulatory frameworks and institutional readiness, including climate risk guidance, sustainable finance classification approaches and integration of adaptation considerations into	Multi-countries

			investment for climate adaptation.	financial sector policy and oversight. Output 2.1.3, through up to 21 sub-projects in all 14 countries, linked to large scale infrastructure investments, will build broad capacity in sectors (energy, water, urban development, transport, coastal protection) to coordinate with climate change agencies and advance resilience in the concerned sector.	
Core Indicator 6: Degree to which GCF investments contribute to technology deployment, dissemination, development or transfer and innovation	There are very few domestic, indigenous efforts to develop, import, pilot, install new or innovative technologies. However, the consistent levels of international support on climate change efforts have focussed to a significant extent on introducing/demonstrating/facilitating new technologies. Financial incentives are rare, and there are few other local initiatives to promote inward technology transfer.	low	Examples, in some countries, of financial commitment and fund flows to improving innovation and transferring existing technologies to address climate change challenges. Increasing examples of organizations having the staff to innovate, develop new or apply existing technologies in new ways. Further, a number of organizations should with models in place to deploy in a timely way new technologies and innovations. Possibly, evidence or examples, of incentivization	Outcome 1.1 (under Outputs 1.1.4 and 1.1.5) contributes to soft technology deployment as follows: investor dialogue platforms, MoF-led investment coordination, and develop inform PPP pipelines, develop and market-test new instruments (parametric insurance, resilience bonds, debt-for-climate swaps). Output 1.3.1 supports developing, piloting and replication/expansion of innovative private sector financing mechanisms. Under Outcome 2.1.3, several sub-projects (notably in PNG, RMI and	Multi-countries

			processes/products – such as access to funding, grants or tax breaks – being developed at the local or national level and being taken up by private sector bodies.	TUV) promote new and innovative technology transfer, both through infrastructure and enabling environment enhancement.	
Core indicator 7: Degree to which GCF Investments contribute to market development/transformation at the sectoral, local, or national level	The market role with regards to climate resilience or resilience products is very, very limited. There has been a very limited number of market assessments, and only a few examples of projects and programmes that contribute to market development, with some recent exceptions. Although MSMEs are active in climate-exposed sectors such as agriculture, fisheries, and tourism, the demand is not translated into bankable opportunities. This may be considered in a "missing market" for MSME adaptation activities. There are many constraints to MSMEs being more active in this space.	low	A scalable regional MSME adaptation finance ecosystem will be operational, enabling financial institutions across the PICs to systematically expand lending to climate-resilient and inclusive MSME investments across.	Outcomes 1.2 and 1.3 include activities, strategies and outputs that contribute to market development. Under Outputs 1.2.1 and 1.2.2, the development of investable MSME adaptation pipelines and the establishing guarantee windows will enable participating financial institutions to expand adaptation lending – thereby addressing both demand- and supply-side barriers. In addition, 1.2.2 supports the development of the infrastructure risk and insurance market by improving project risk information, integrating risk and insurance considerations earlier in the infrastructure lifecycle, and strengthening the interface between project sponsors, financiers and insurers.	Multi-countries

				Output 1.3.1 supports financial sector-wide market transformation by translating regional climate-aligned finance approaches into national policy, regulatory and sector guidance and strengthening the enabling environment for financial institutions to mobilise and intermediate adaptation finance.	
Core indicator 8: Degree to which GCF investments contribute to effective knowledge generation and learning processes, and use of good practices, methodologies and standards	Regional and international partners have played an active role, working with national partners on knowledge generation and management. This has led to credible lesson-learning exercises, the recording and sharing of good adaptation practice examples, and evidence for future action. National partners understand and are committed to the need to develop shared learning platforms – these typically work best at the regional or sub-regional (multi-country) level. However, all countries are far from having routine adaptive management established across organizations, from structured reflective practices based on M&E, and from frequent changes in direction based on learning and knowledge. Coordination is poor. Consequently, there is no evidence that learning is being used to improve methodologies, inform standards, or adapt project direction over time.	medium	Existing knowledge management mechanisms will be supported and strengthened, notably including SPREP, who will expand and address this field in Component 4. Component 1 will achieve knowledge management through: Regional learning exchanges, enabling dialogue among implementing partners, NDAs, and technical agencies; a digital knowledge platform that aggregates tools, innovations, and real-time learning across countries; synthesis reports and learning papers; regional partnerships to share results and scale regional adaptation efforts.	At the overall RPACA level, SPREP under Component 4 takes the lead in knowledge management. Outcome 1.1 will enhance knowledge management and learning on issues specific to component 1 activities. These include: (i) Activities 1.2.1.1 and 1.2.1.2 generate standardised adaptation eligibility, screening, assessment and monitoring methodologies that can be applied across the region and subsequently refined; (ii) activity 1.2.2.1 generates practical methodologies and lessons on integrating risk assessment, risk reduction and risk	Multi-countries

				transfer into infrastructure preparation and delivery; (iii) activity 1.3.1.1 develops and disseminates regional and national climate-aligned financial sector guidance, standardised methodologies and practical tool with lessons from pilot implementation available for regional replication and scaling; (iv) and potentially a community of practice for climate infrastructure finance under 1.1.1 Output 2.1.3, through up to 22 sub-projects in all 14 countries, linked to large scale infrastructure investments, standards are being reviewed or developed in several sectors (energy, water, urban development, transport, coastal protection).	

E.5. Project/programme specific indicators (project outcomes and outputs)

Program Result (Outcome/Output)	Project/Program Specific Indicator	Means of verification (Collection Tool and Data Source	Baseline	Midterm Target	Final Target	Assumptions/Notes
Outcome 1.1 Climate-, disaster-, and gender-responsive public financial management (PFM) capacity of Pacific Island Countries' Ministries of Finance and national institutions strengthened.	Number of PICs where MoFs apply climate-, disaster-, and gender-responsive PFM tools in budget formulation, fiscal planning, and investment decisions	Data source: National budget/records Data collection tool: Document/desk review checklist administered by RPACA Secretariat/PMU	0	5	14	**Definition:** measures the extent to which MoFs institutionalize and use climate-, disaster-, and gender-responsive PFM tools (from Outputs 1.1.1-1.1.4) in government decision-making, rather than merely receiving training. **Assumption/Risk:** MoF leadership sustains political commitment to applying these tools beyond the training period; high staff turnover in MoFs (an identified barrier) could erode consistent application.
	Percentage increase in women's representation in MoF climate-finance decision-making roles in participating PICs	Data source: Organizational records; gender analysis Data collection tool: Gender analysis conducted as part of the Activity 1.1.1.1 Capacity Needs Assessment (CNA).	To be established by CNA/gender analysis	15%	20%	**Definition:** measures whether women gain greater representation in MoF bodies that make climate-finance decisions (e.g., climate finance units, budget committees). **Assumption/Risk:** MoFs are willing to track and publicly report sex-disaggregated staffing data over time.
Output 1.1.1 Skills and capacity to address climate-, disaster-, and gender-responsive PFM are enhanced and retained.	Number of certified professional development programs and postgraduate/internship pathways developed and delivered	Data source: Training program curricula, certification records, and university partnership agreements. Data collection tool: Program training database maintained by the Component 1 TA team.	0 (no certified programs or postgraduate /internship pathways exist prior to RPACA)	TBD	TBD	**Definition:** counts the training products (certified programs, postgraduate/internship pathways) developed and made available, not the number of people trained. **Assumption/Risk:** partner universities and national training institutions have sufficient capacity and willingness to co-design and deliver these programs within the project timeline.

	Number of MoF staff and professionals completing certification	Data source: Training attendance registers and certification/placement records, sex disaggregated. Data collection tool: Program training database.	0	TBD	TBD	**Definition:** measures the number of individuals (MoF staff, future professionals) who complete a certification or placement, evidencing skills enhanced at the individual level. **Assumption/Risk:** certified staff remain in their positions long enough after training to apply their skills (retention); competing demands on MoF staff time may reduce completion rates.
	Number of knowledge-retention infrastructure established and operational	Data source: Peer Learning Network membership records and Knowledge Portal usage/analytics logs. Data collection tool: Portal administrator dashboard and network secretariat records.	0 (neither the Peer Learning Network nor the Knowledge Portal currently exists)	1 (at least one of the two knowledge-retention mechanisms designed and launched by midterm)	2 (Peer Learning Network and Knowledge Portal, both established and operational)	**Definition:** counts the number of durable knowledge-sharing mechanisms established to retain PFM capacity beyond individual training events. **Assumption/Risk:** existing regional platforms (e.g., Pacific Climate Change Centre, RCM-PFM) are willing hosts/partners, and adequate connectivity/IT infrastructure exists across PICs for reliable access.
Output 1.1.2 Regional climate finance and adaptation planning coordination with gender equality and inclusion mainstreamed and enhanced.	Number of regional knowledge products and policy briefs prepared and issued, with % addressing gender equality and inclusion themes	Data source: Knowledge products, policy briefs Data collection: Dissemination tracking tool (to be developed by PMU	0	3	5	**Definition:** This indicator counts regional knowledge products and policy briefs produced and disseminated, with a paired sub-measure of the percentage that substantively address gender equality and inclusion themes. **Assumption/Risk:** climate professionals in the Pacific committed to knowledge exchange on best practices in climate finance
	Pacific Climate Infrastructure Finance Community of Practice (CIFCOP) feasibility study, sustainable governance model, and business plan completed	Data source: Feasibility study report, governance model document, and business plan. Data collection tool: Document review by RPACA Secretariat.	0 (Not started)	2 (Feasibility study underway and draft governance model produced)	3 (Feasibility study, governance model, and business plan completed and adopted)	**Definition:** tracks completion of design deliverables for a permanent regional climate-finance coordination platform; full operation is expected to continue beyond RPACA's implementation period. **Assumption/Risk**: CIFCOP retains support from a suitable hosting regional entity; rebranding could create confusion or duplication with existing regional platforms if not clearly communicated.
Output 1.1.3 Climate-related fiscal risk analytics and budget integration tools developed.	Gender-responsive climate fiscal risk analytics methodology and regional toolkit developed	Data source: Fiscal risk analytics methodology documents and regional toolkit. Data collection tool: Document review of Component 1 technical deliverables.	0 (no regional climate fiscal risk analytics toolkit currently exists)	1 (toolkit drafted and tested with at least one PIC)	1 (toolkit finalized and piloted/ applied in a defined number of PICs' fiscal risk assessments)	**Definition:** measures both development of a standardized regional methodology/toolkit for climate fiscal risk, and evidence it has actually been developed. **Assumption/Risk:** sufficient climate hazard/vulnerability data exists, or can be sourced via SPC/SPREP partnerships, to underpin the analytics.

	Gender-responsive budget tools and processes developed	MoV: Revised templates, budget circulars, and gender-budget tagging guidance. Data collection tool: Document review of national budget documentation.	0 (no gender-responsive budget tools currently integrated into PIC budget systems)	7	14	**Definition:** measures the number of gender-responsive budget tools (e.g., gender-budget tagging, revised templates) developed. **Assumption/Risk:** budget reform processes are often slow-moving and subject to political cycles in PICs, which could delay integration.
Output 1.1.4 Climate Adaptation Investment Planning (CAIP) framework for appraising and prioritizing climate adaptation investments established.	Climate Adaptation Investment Planning (CAIP) framework developed by PICs.	Data source: CAIP framework documentation and country adoption records. Data collection tool: Document review, PMU tracking database.	0 (CAIP framework does not yet exist)	0	14	**Definition:** measures the number of standardized climate adaptation investment planning framework developed. **Assumption/Risk:** national governments are willing to adopt a standardized regional framework rather than retaining fully bespoke national processes.
	USD value of the finance-ready adaptation investment pipeline compiled using the CAIP framework	Data source: National adaptation investment pipeline documents and financial appraisal reports. Data collection tool: Financial data compiled by PMU/Ministries of Finance.	0 (no CAIP-compiled pipeline currently exists)	TBD	TBD	**Definition:** measures the USD value of adaptation investment opportunities identified, prioritized, and packaged for financing - a planning figure, not committed or disbursed finance. **Assumption/Risk:** national governments engage actively in the CAIP process to generate a realistic, costed pipeline.
Output 1.1.5 Innovative climate finance instruments and enabling frameworks designed.	Number of national financial instruments and enabling frameworks designed	Data source: Instrument design documents Data collection tool: Document review.	0	TBD	TBD	**Definition:** measures the number of innovative climate finance instruments/enabling frameworks designed. **Assumption/Risk:** some instruments (e.g., carbon mechanisms, capital market solutions) require regulatory/legal reform that may extend beyond RPACA's implementation timeline.
Outcome 1.2 Climate-resilient and inclusive financing for MSMEs and infrastructure is expanded/scaled-up through innovative and scalable financial	Number of MSMEs in climate-vulnerable sectors that receive RPACA-supported adaptation finance and complete adaptation investment with documented business	Data source: MSME Adaptation Finance Facility portfolio and transaction records Data collection tool: MSME Investment Completion Checklist	0	550	1,300	**Definition:** This indicator counts the number of micro, small, and medium enterprises (MSMEs) operating in climate-vulnerable sectors that satisfy both of the following conditions: (i) Receipt of RPACA-supported adaptation finance, and (ii) completion of adaptation investment with documented business continuity improvement. **Assumption:** Climate-vulnerable sectors are defined as sectors where production, operations, or revenues are demonstrably exposed to

instruments by Pacific financial institutions.	continuity improvements	administered by financial institutions loan officer				climate-related hazards (cyclones, storm surge, flood, drought, heat stress, or sea-level rise) as identified in each participating PIC's national adaptation plan or equivalent national climate risk assessment. . Does not measure total loans or investments, it measures number of unique enterprises reached.
	Cumulative value (USD) of eligible MSME adaptation lending portfolios covered by RPACA-supported credit guarantees.	Data source: MSME Adaptation Finance Facility financial and portfolio records. Data collection tool: Management information system (MIS) reports.	0	$25m	$64m	**Definition:** Measures the cumulative value of PFIs' own capital disbursed as loans for eligible MSME adaptation investments supported by RPACA portfolio guarantees. **Assumption:** Guarantee capital will mobilize eligible term lending with an average tenor of 5yrs, achieving a 4x leverage ratio over 8-year program lending period. **Risk:** PFIs originate and disburse sufficient eligible lending, and portfolio performance remains within the agreed guarantee parameters.
	Value (USD) of infrastructure investments reaching financial close or implementation with PAC-INFRAT-supported insurance or risk-transfer coverage.	Data source: PAC-INFRAT advisory reports and insurance/financing agreements. Data collection tool: Sub-project financial closure documentation.	0	$40m	$80m	**Definition:** Measures the investment value of infrastructure subprojects that: (i) secure insurance or other risk-transfer coverage following PAC-INFRAT support; and (ii) reach financial close or commence implementation. Investment value is based on the total financing formally committed to the subproject. The midterm target represents approximately one Component 2 infrastructure subproject, while the final target represents approximately two Component 2 infrastructure subprojects. **Assumption/Risk**: insurance/reinsurance markets are willing to price and offer coverage for Pacific climate risk at accessible rates.
Output 1.2.1 Regional blended finance approach for MSME adaptation lending established.	Regional MSME Adaptation Investment Eligibility and Assessment Framework completed	Data source: Facility design/operations manual and eligibility framework documentation. Data collection tool: Document review.	Not established	Draft framework developed and validated	Final framework complete	**Definition:** Measures completion of the MSME Adaptation Finance Framework and its constituent design documents. Actual lending and finance mobilization are measured at outcome level. **Assumption/Risk:** existing financing facilities are willing hosts for the blended finance model, since RPACA will build on existing facilities rather than establish new ones.

	Number of MSME adaptation investments screened and assessed as finance-ready under the MSME Adaption Investment Framework	Data source: Pipeline development team and business support orgs Data collection tool: proposal review reports	0	1000	2000	**Definition:** Measures the number of MSME investment opportunities that have been screened against adaptation criteria and developed to a standard suitable for submission to a participating FI. It measures pipeline development, not approved or disbursed finance. **Assumption/Risk:** Pipeline targets a ~25% buffer above expected financed investments. This recognizes that not every screened investment will pass the PFI's credit assessment will pass the PFI's credit assessment.
	Number of financial institutions with signed and operational RPACA guarantee arrangements.	Data source: Executed guarantee agreements and facility implementation records. Data collection tool: Facility MIS reports.	0	6	12	**Definition:** Counts participating financial institutions that have signed at least one guarantee agreement and completed the necessary operational arrangements to originate eligible MSME adaptation loans under the guarantee. **Assumption/Risk:** Eligible financial institutions are willing and able to enter into guarantee arrangements and establish the required systems and procedures.
Output 1.2.2 Pacific Infrastructure Risk Advisory and Transfer (PAC-INFRAT) advisory support piloted	Number of infrastructure subprojects that secure insurance or other risk-transfer coverage as a result of PAC-INFRAT advisory support.	Data source: Executed insurance policies, insurance certificates, binding risk-transfer agreements and project financial-closure documentation. Data collection tool: Review of insurance and financial-closure documentation.	0	1	2	**Definition:** Counts infrastructure subprojects that obtain documented insurance or other binding risk-transfer coverage following PAC-INFRAT advisory support. Completion of a risk assessment, advisory report or insurance application alone is insufficient. Each subproject is counted once after coverage becomes effective. **Assumption/Risk:** Insurance and reinsurance providers are willing to offer suitable coverage for Pacific climate risks at terms that participating subprojects can accept.
	Scale-up roadmap for PAC-INFRAT completed	Data source: Scale-up roadmap document. Data collection tool: Document review.	Not started	Draft roadmap under development	Scale-up roadmap completed	**Definition:** measures completion of a forward-looking plan for expanding PAC-INFRAT beyond the pilot, since full-scale rollout is expected to extend beyond RPACA's implementation period. **Assumption/Risk:** sufficient lessons are generated from the pilot within the program timeline to inform a credible roadmap.

Outcome 1.3 Financial sector authorities and financial institutions adopted regional and international aligned climate finance approaches	Number of central banks/financial regulators applying regional and international climate-aligned (including adaption) policy and institutional systems in supervision and regulation	Data source: Central bank supervisory reports and regulatory notices. Data collection tool: Document review and key informant interviews with regulators.	PNG and Fiji have some progress	3	6	**Definition:** measures whether central banks/regulators actually apply regional climate-risk and climate investment frameworks in real supervisory and regulatory practice, not merely receive training on them. **Assumption/Risk:** regulatory reform adoption by central banks can lag technical assistance delivery, given the independent decision-making timelines of financial regulators.
	Number of financial institutions mobilizing qualifying adaptation finance	Data source: Financial institution lending/investment records and national financial sector reports. Data collection tool: Institution-level MIS reports, aggregated by PMU.	0 institutions;	6	14	**Definition:** measures whether DFIs and financial institutions actually extend adaptation-related lending/investment using their strengthened systems, and the resulting USD volume. **Assumption/Risk:** strengthened institutions choose to allocate additional lending specifically to adaptation-related purposes rather than general lending.
Output 1.3.1 National financial sector policy, regulatory and institutional capacities are strengthened (in accordance with regional and international frameworks)	Regional and international climate-aligned financial sector policy, guidance, regulatory and supervisory approaches developed and introduced at the national level	Data source: Published regulatory framework/taxonomy documents (official gazette or regulator publication). Data collection tool: Document review.	PNG and Fiji have issued guidance;	Draft National guidance/ supervisory frameworks/ taxonomy developed	National Supervisory Frame-works integrated	**Definition:** tracks completion and formal issuance of a national framework (aligned with regional and international approaches) covering climate-risk disclosure, sustainable (and adaption) finance taxonomy, and supervisory guidance. **Assumption/Risk:** central banks across the 14 PICs adopt the regional frameworks
	Number of institutions (and staff) completing institutional-readiness TA and capacity building	Data source: TA program attendance and completion records, institutional participation records (sex-disaggregated). Data collection tool: Training database.	0	Institutions: 6 Persons: 36	Institutions: 14 Persons: 84	**Definition:** measures the number of institutions (and their staff) that complete capacity-building support to strengthen their climate-related institutional readiness. Activities may include participation by government agencies, central banks, development banks, commercial banks, microfinance institutions and other financial sector stakeholders. Personnel are reported as unique individuals completing the programme and are sex-disaggregated. **Assumption:** Participating institutions nominate appropriate staff and maintain sufficient continuity to complete the institutional readiness programme. Capacity-building is tailored to national contexts and builds

						on existing regional knowledge platforms and Pacific-led approaches. Institutional leadership supports the integration of climate risk management and adaptation finance into organisational policies and practices. **Risk:** Small institutional workforces, high staff turnover and limited technical capacity may constrain participation and retention of knowledge. Competing national priorities, or national emergencies may delay training delivery or reduce participation.
Outcome 2.1 Climate resilience of communities, infrastructure systems, and institutions in Pacific Island Countries strengthened with gender equality and social inclusion mainstreamed.	Percentage change in household income attributable to the new/improved livelihood activity relative to baseline	Household livelihood/income surveys; National household income and expenditure surveys (HIES); focus group discussions or key informant interviews for qualitative triangulation of data	0%	10%	15%	**Definition:** This indicator measures the percentage change in average income earned by targeted households from the specific new/improved climate-resilient livelihood activity supported by the project, comparing a pre-intervention baseline to a defined follow-up period (e.g., mid-term and end-of-project). Where "income" refers to income derived specifically from the supported livelihood activity (e.g., climate-smart agriculture output, value-added product sales, alternative income-generating activity), not total household income, unless activity-specific income cannot be isolated–in which case total household income is used together with a comparison group to net out non-project effects. The baseline percentage change is zero, however, the average household income at the project start will be determined by the results of baseline assessment, within 24 months from the start of program implementation. **Assumption:** Baseline and follow-up income data are collected using a comparable methodology, period, and season, so the two figures are genuinely comparable. Households continue practicing the livelihood activity throughout the measurement period.
	Reduction in climate-attributable service disruption across program-supported systems	Damage assessment reports; National utilities/authorities' outage logs; National government service records; Program/project reports/records	TBD	TBD	TBD	**Definition:** This indicator measures the percentage reduction in unplanned, climate-attributable service-disruption days recorded across the climate-resilience-strengthened systems supported under the program (e.g., coastal protection assets/zones, water and sanitation utilities, transport infrastructure, energy generation and distribution systems, urban service networks, and health/social-care facilities) relative to a pre-intervention baseline. A "disruption day" is any day a supported system fails to deliver its intended service at minimum functional level due to a climate hazard (cyclone, storm surge, flooding, drought, extreme rainfall) as distinct from disruptions from routine maintenance, funding shortfalls, or non-climate mechanical failure. The indicator should be expressed as

						disruption days per climate hazard event of a defined severity class (e.g., per named cyclone or per drought episode), not simply per year. A raw annual count conflates two different things–actual system resilience, and how many/severe hazard events happened to occur that year, which is entirely outside the project's control. Normalizing per event isolates system performance from the luck of a quiet or active hazard season. The baseline, midterm and final targets will be determined by the results of baseline assessment within 12-15 months after the start of project implementation. **Assumption:** The frequency and severity of climate hazard events during the reporting period is comparable to the baseline period, so that any observed change in disruption reflects genuine improvement in system resilience rather than simply a quieter or more severe hazard season.
Output 2.1.1 Evidence-based, system-scale climate adaptation sub-projects developed and approved.	Number of sub-projects with a completed system-scale CRA and vulnerability assessment	Data source: System-scale CRA and vulnerability assessment reports. Data collection tool: Document review by RPACA Secretariat, with technical support from SPC/SPREP.	0	Total: 12 Sector disaggregation: TRA: 2 WUD: 4 HSD: 2 AFNR: 2 ENE: 2	Total: 21 Sector disaggregation: TRA: 4 WUD: 9 HSD: 4 AFNR: 2 ENE: 2	**Definition:** measures completion of the technical evidence base (system-scale climate risk and vulnerability assessments) that underpins each sub-project's design. **Assumption/Risk:** sufficient climate/hazard data and technical capacity, including via SPC/SPREP partnerships, are available to complete assessments to the required quality within the program timeline.
	Number of sub-projects meeting all RPACA eligibility criteria and approved for implementation	Data source: RPACA funding approval records/decisions. Data collection tool: PMU tracking database.	0	Total: 12 Sector disaggregation: TRA: 2 WUD: 4 HSD: 2 AFNR: 2 ENE: 2	Total: 21 Sector disaggregation: TRA: 4 WUD: 9 HSD: 4 AFNR: 2 ENE: 2	**Definition:** measures the subset of assessed sub-projects that pass all RPACA eligibility criteria and receive formal funding approval. **Assumption/Risk:** RPACA eligibility criteria are extensive (covering safeguards, GEDSI, and economic viability); sub-projects may face delays meeting all criteria.
Output 2.1.2 Climate-resilient and inclusive adaptation infrastructure sub-	Number of sub-projects completed and operationalized, by sector (coastal/flood, water, transport,	Data source: Sub-project completion certificates and project completion reports.	0	Total: 12 Sector disaggregation:	Total: 21 Sector disaggregation:	**Definition:** measures physical completion and operational status of infrastructure sub-projects, by sector. It covers documentation of evidence on consulting women, youth, persons with disabilities, and other under-represented groups specifically, not just general community consultation.

projects completed and operationalized.	energy, urban, health/social)	Data collection tool: PIU/PMU project tracking system.		TRA: 2 WUD: 4 HSD: 2 AFNR: 2 ENE: 2	TRA: 4 WUD: 9 HSD: 4 AFNR: 2 ENE: 2	**Assumption/Risk:** up to 21 sub-projects spanning 14 countries and six sectors carry significant implementation/coordination risk; delay in one country could affect aggregate targets.
Output 2.1.3 Institutional capacity and enabling environment of national agencies for climate-resilient and inclusive infrastructure management strengthened.	Number of national agencies (sectoral, utilities, public works, transport, infrastructure agencies) with climate-informed asset management/monitoring systems, updated design standards, and O&M SOPs developed and delivered	Data source: Agency asset management system documentation and updated design standards/SOPs. Data collection tool: Document review and agency self-reporting.	0	14	14	**Definition:** measures delivery of technical systems and standards to national agencies for managing climate-resilient infrastructure assets. **Assumption/Risk:** national agencies have sufficient staffing continuity to retain and use new systems/standards after training.
	Number of agencies (sectoral, utilities, public works, transport, infrastructure agencies) with hydro-meteorological monitoring, early warning, and decision-support systems installed	Data source: System installation/commissioning records and agency technical reports. Data collection tool: Document review.	0	TBD	TBD	**Definition:** measures installation of hydro-meteorological and early warning technology at the agency level - distinct from asset management (previous row), since it serves hazard monitoring rather than infrastructure management. **Assumption/Risk**: system maintenance and power/connectivity infrastructure in remote Pacific locations may affect long-term reliability.
	Number of sector policies/plans reviewed and updated to integrate climate-resilient strategies and land-use planning	Data source: Updated policy/plan documents (official gazette or agency publication). Data collection tool: Document review.	0	14	14	**Definition:** measures the number of sector-level planning documents formally updated to integrate climate resilience and spatial/land-use considerations. **Assumption/Risk:** policy reform processes require government legislative time outside RPACA's direct control.
	Percentage of national agency staff (sex-disaggregated) demonstrating strengthened competencies in climate-resilient	Data source: Training assessment records Data collection tool: Document review and agency self-reporting.	0	25%	50%	**Definition:** This indicator measures the share of trained staff who show a measurable gain in competency attributable to the training programme, rather than the number who merely attended. "Improved" is defined as a positive change between a baseline (pre-training) assessment and a follow-up (post-training) assessment of the same individual, using a standardized test, skills checklist, or practical demonstration tied to the specific technical system(s) covered. Data is

	infrastructure management					disaggregated by sex and reported as a percentage of total staff trained. **Assumption/Risk:** national agencies have sufficient staffing continuity to retain and use new systems/standards after training.
Program Co-Benefit Indicators						
Program Result (Outcome/Output)	**Project/Program Specific Indicator**	**Means of verification (Collection Tool and Data Source**	**Baseline**	**Midterm Target**	**Final Target**	**Assumptions/Notes**
Ecological co-benefit: Reduced and avoided GHG emissions	Annual reductions/avoided emissions of GHG emissions (tCO_2e/year)	Program and sub-project baseline, assessments and survey reports. For sub-projects with dentifiable and quantifiable GHG mitigation co-benefits, the RPACA overall management system will nclude a GHG co-benefits record. Where applicable, the record will document: (i) baseline and project scenario assumptions; (ii) applied methodology and version; (iii) project boundary; (iv) commissioning and operating period; (v) monitored activity data; (vi) emission factors and underlying data assumptions/sources; (vii) estimated baseline, project and net emissions avoidance/reductions; (viii) cumulative reductions achieved; (ix) deviations from ex-ante estimates and	n/a	0	104,850	See Annex 22 for detailed assumptions and methodologies on GHG assessment. GHG parameters and achieved reductions will be assessed and monitored, where applicable, for all those individual sub-projects in which substantive mitigation co-benefits are identified and quantifiable during project preparation and due diligence, consistent with the applicable ADB climate and ESF requirements. The aggregated GHG mitigation potential is estimated to achieve total annual emission reductions of 104,850 tCO_2e/year, resulting in cumulative emission reductions of approximately 3.14 million tCO_2e over the program lifetime. It is assumed that sub-projects will become fully operational in years 3, 4 and 5. No sub-projects are projected to be complete by end year 5 – infrastructure being constructed will not be operational. Hence, by mid-term of RPACA program, it is unlikely that GHG emissions reductions will be achieved. This is projected to start in year 6. Hence the RPACA mid-term target for annual reductions 0 tCO_2e/year.

		explanations; and (x) supporting evidence and validation records				
Ecological co-benefit: Reduced and avoided GHG emissions	Lifetime reductions/ avoided emissions of GHG (tCO_2e)	Program and sub-project baseline, assessments and survey reports	n/a	n/a	3,140,000	
Social co-benefit: Increased equity and inclusion	The number of participating sector agencies that adopt and operationalize guidelines on equity, social inclusion and targeting vulnerability.	Program and sub-project baseline, assessments and survey reports.	0	4	14	This is assumed to be currently zero. The final target assumes on average one sector in each country adopts and operationalize the guidelines.

E.6. Project/programme activities and deliverables

Activities	Description	Sub-activities	Deliverables
1.1.1.1 Update skills needs assessments on climate-, disaster-, and gender-responsive PFM and investment planning.	Conduct a Capacity Needs Assessment (CNA) with each MoF to evaluate institutional capacity for climate- and disaster-responsive PFM, establish the baseline indicator, and identify GEDSI gaps.	• Assess existing technical and institutional capacities in each MoF • Identify priority knowledge and capacity gaps, including GEDSI gaps • Tailor content and delivery to country context in collaboration with ADB and regional university partners	• Capacity gap assessment for each PIC with recommendations for programme design, including GEDSI integration • Baseline values for the outcome indicator for each participating country
1.1.1.2 Develop certified professional development programmes.	Co-design and deliver a certified professional development programme in climate- and disaster-responsive PFM and investment planning, targeting MoF staff across career levels, with flexible pathways from single module to professional certificate.	• Design curricula by functional MoF stream with flexible modular pathway • Develop train-the-trainer model and engage regional universities for certification • Embed GEDSI modules and develop case-based teaching materials drawing on Pacific experiences	• Certified professional development programme design, roll-out plan, and train-the-trainer materials • Case-based teaching materials and GEDSI competency framework integrated into certification standards
1.1.1.3 Establish post-graduate qualification and internship programmes.	Co-design and implement a postgraduate qualification and structured internship/mentorship programme with regional universities, providing two scholarships and seven internships per cohort, with stackable credentials and GEDSI-focused selection criteria.	• Co-design postgraduate programme and establish scholarship and internship selection criteria • Develop internship rotations across budgeting, investment planning, audit, and climate finance functions • Embed GEDSI-sensitive tasks in each placement	• Programme design including scholarship criteria, internship placements, and train-the-trainer materials • Impact report, sustainability plan, and documented evidence of GEDSI integration in placements

1.1.1.4 Establish a peer learning network.	Establish a peer-to-peer learning network for MoFs through an existing platform (e.g. Pacific Climate Change Centre or RCM-PFM), linked to regional meeting cycles to support active policy processes.	• Activate existing platform host and design network governance and exchange formats • Link network to FEOM, FEMM, and climate finance and DRF dialogue cycles • Facilitate GEDSI-focused exchanges and curate tools and knowledge products	• Operational peer-to-peer learning network with tools and knowledge products • Evidence of policy tools or reforms adopted following peer-learning exchanges
1.1.1.5 Develop and launch a Climate- and Disaster-Responsive PFM Knowledge Portal.	Develop a federated climate-responsive PFM knowledge hub integrated with existing regional platforms (PIFS, SPREP, or similar), aggregating resources under a common MoF-relevant taxonomy and curating GEDSI tools and case studies.	• Identify institutional host and integrate with existing platforms (PCCC, Pacific Climate Change Portal, Pacific Disaster Net) • Aggregate and organise Pacific PFM and climate finance resources under a common taxonomy • Develop self-paced modules and embed GEDSI resources including equity-focused training materials	• Knowledge portal integrated with existing regional platforms, with self-paced modules and knowledge products • Governance and maintenance plan for long-term institutional hosting beyond RPACA
1.1.2.1 Advise and steer RPACA roll-out and implementation	Co-design and operationalise the RPACA Steering Committee (RSC) and Advisory Panel (RAP) with national governments and regional stakeholders, scheduling meetings back-to-back with existing regional consultations to reduce costs.	• Consult stakeholders and co-design terms of reference and governance for RSC and RAP • Ensure GEDSI expertise and representation in both bodies • Coordinate RSC/RAP meetings with existing regional consultations	• Established and operationalised RPACA Steering Committee and Advisory Panel with agreed governance arrangements
1.1.2.2 Prepare and issue regional knowledge products and policy briefs:	Under RSC oversight and RAP guidance, develop and disseminate knowledge products across all RPACA components, focusing on the transformational and programmatic nature of RPACA. Target: five products by end of programme.	• Identify priority knowledge themes across RPACA components • Commission and develop knowledge products and policy briefs • Disseminate to regional stakeholders	• At least five regional knowledge products and policy briefs on climate transformation developed and disseminated
1.1.2.3 Establish a self-sustaining, Pacific climate infrastructure finance community of practice (CIFCOP)	Develop and establish a permanent, self-sufficient knowledge platform hosted in an existing regional entity, functioning as a non-binding practice-based forum for collaboration on adaptation financing and climate resilience.	• Conduct feasibility study and assessment of existing entities • Develop business and financing strategy and workplan • Establish CIFCOP with governance framework ensuring balanced equity representation	• Feasibility study and business and financing strategy • Established CIFCOP with agreed governance, membership criteria, and equity-tracking workplan
1.1.3.1 Develop gender-responsive climate fiscal risk analytics.	Develop and institutionalize analytical tools to assess, quantify, and disclose climate-related fiscal risks, translating existing hazard assessments into standardised economic cost estimates usable by MoF staff.	• Map fiscal liabilities and model fiscal impacts under climate scenarios for each country • Develop standardised climate fiscal risk assessment methodology for Pacific SIDS • Produce country-level fiscal risk reports and regional toolkit	• Country-level fiscal risk reports with sector-specific findings and disclosure summaries for inclusion in budget documents • Regional climate economic analysis toolkit (methodology guide, templates, and worked country examples)

1.1.3.2 Develop and integrate gender-responsive budget tools and processes.	Develop inter-ministerial coordination mechanisms and revised budget templates to ensure climate risk information feeds systematically into MoF budget management and investment planning, coordinated with PFTAC and World Bank to avoid duplication.	• Design inter-ministerial coordination mechanisms and information flow protocols from line ministries to MoF • Revise MTFF templates and budget circular guidance to embed climate risk and GEDSI reporting requirements	• Inter-ministerial coordination mechanism design documents • Revised MTFF templates and budget circular guidance notes
1.1.4.1 Develop and institutionalize Climate Adaptation Investment Planning (CAIP) frameworks.	Provide technical assistance to establish inter-ministerial climate finance coordination mechanisms and strengthen climate-aligned PIM/PFM systems across the full project cycle, including dedicated MoF climate finance units and NDA-MoF coordination protocols.	• Establish climate finance units or focal points within MoF and develop inter-ministerial committee terms of reference • Integrate climate risk screening into PIM guidelines across the full project cycle • Develop procurement standards incentivizing women-led firms, local SMEs, and community-based organisations	• Inter-ministerial climate finance coordination mechanism design documents • National adaptation investment plans with prioritized, costed, and sequenced pipelines with identified financing sources
	Establish structured dialogue platforms between government pipeline owners and private sector investors and provide project preparation support to advance pipeline projects to commercial feasibility.	• Design and convene climate investment roundtables between government and private sector • Provide project preparation support including pre-feasibility studies, financial structuring, and ESG screening • Develop GCF concept notes and funding proposal drafts for advanced projects	• Climate investment roundtable design package (terms of reference, agenda format, participant guide, facilitator notes) • Pre-feasibility reports, financial structuring notes, and GCF concept notes for priority pipeline projects
1.1.5.1 Develop national financial instruments.	Assess each pipeline project and identify the most appropriate financing instrument; strengthen the fiscal, policy, and regulatory environment for adaptation investment; and build MoF and NDA capacity to access diversified financing sources.	• Conduct climate finance matchmaking analyses for each pipeline project • Develop risk-layering frameworks and investment safeguard standards • Deliver capacity building workshops and produce policy briefs for Finance Ministers	• Country-level climate finance matchmaking analyses with recommended sequencing • Risk-layering framework, investment safeguard standards, and policy briefs for Pacific Finance Ministers
	Provide bespoke instrument design support for countries with readiness to develop new financing mechanisms such as carbon trading schemes, new trust funds, based on country demand.	• Assess country-level readiness and demand for new instruments • Design instrument frameworks, governance structures, and concept proposals	• Framework design and fund governance documents, needs assessments, and positioning notes • Concept proposals for submission to the UNFCCC Fund for Responding to Loss and Damage where applicable
1.2.1.1 Establish and operationalize the regional framework, develop country pipelines, and provide guarantee facility technical support for MSME adaptation finance	Establishment of the Adaptation Investment Eligibility and Assessment Framework together with country-level adaptation investment identification, project preparation, aggregation and pipeline development and guarantee window technical and administrative support.	• Develop a principles-based eligibility framework and standardised MSME opportunity areas linked to NAPs and NDCs • Provide simple screening tools and underwriting guidance to reduce transaction costs for financial institutions	• the MSME Adaptation Investment Eligibility and Assessment Framework, including adaptation principles, investment taxonomy, country-prioritization methodology, investment archetypes, screening methodologies, additionality assessment and MRV requirements; • country diagnostics and Country Adaptation Investment Prioritization Profiles;

		• Engage local business development service providers to address gaps in financial records and proposal quality • Apply an iterative, learning-by-doing approach to refine eligibility criteria through early pilots • Provide support to existing country facilities with the operational, administrative, risk-management, and technical support required to deliver the additional adaptation guarantee program.	• screening tools, assessment templates and reporting tools for MSMEs, business-development providers and participating financial institutions; • screened and finance-ready country pipelines of MSME adaptation investments; investment-preparation and business-development support for MSMEs; and training and technical support for financial institutions on adaptation-loan identification, origination, appraisal and monitoring. • onboarding participating financial institutions, processing transactions, managing portfolios, and undertaking monitoring and reporting. • Guarantee operational manuals, eligibility criteria and reporting systems developed. • Portfolio monitoring and reporting framework established.
1.2.1.2 Capitalize MSME Adaptation Portfolio Guarantee Window.	Partial portfolio credit guarantee mechanism to share lending risk and mobilize private capital for eligible MSME adaptation investments (identified through MSME Adaptation Investment Origination and Pipeline Development activity)	•• Capitalize adaption guarantee windows • Apply country-calibrated portfolio risk-sharing parameters and prudent risk management arrangements.	• Standardized adaption specific portfolio guarantee model . • Country guarantee windows operationalized through participating national institutions
1.2.2.1 Design and Pilot Infrastructure De-risking Approaches	Design and pilot the PAC-INFRAT regional Infrastructure De-risking technical assistance, improving the insurability and investment readiness of Pacific infrastructure projects.	• Review PRIF pipeline and select a diversified pilot portfolio of 5–10 projects; assess insurability gaps • Confirm governance and hosting arrangements; define roles of ADB, governments, insurers, and technical providers • Deliver integrated procurement support, multi-hazard risk assessments, and insurance placement (parametric and indemnity) • Evaluate pilot performance and develop a scale-up roadmap	• Operational pilot programs with confirmed governance and hosting recommendations • Risk assessments and insurance placements for selected pilot projects • Evaluation report documenting pilot performance and lessons learned • Scale-up roadmap for full operationalisation of the approach
1.3.1.1 Strengthen climate-aligned financial sector policy implementation and institutional readiness	Support Pacific central banks, development banks and financial institutions to implement and operationalise climate-aligned financial sector	• Conduct country diagnostics and implementation planning. • Provide demand-driven technical assistance to operationalise sustainable	• Country financial sector diagnostics and implementation roadmaps. • Sustainable finance implementation guidance, operational tools and templates.

	policies, sustainable finance frameworks and climate risk management practices.	finance frameworks, taxonomies and climate risk approaches • Develop implementation guidance, tools and institutional methodologies. • Deliver institutional capacity building, peer learning and regional knowledge exchange. • Support integration of adaptation finance and GEDSI considerations into financial sector implementation.	• Institution-specific technical assistance and advisory support delivered. • Regional implementation workshops, peer-learning programmes and knowledge products. • Case studies and lessons learned documenting implementation experience across participating countries.
2.1.1.1 Develop evidence base to demonstrate system scale RPACA climate adaptation impact.	Undertake system-scale climate risk and vulnerability assessments and supporting studies to identify vulnerabilities, adaptation pathways and transformational investment opportunities.	• Compile and review existing climate, hazard, socio-economic and infrastructure datasets • Undertake targeted data collection to address critical gaps • Undertake hazard and climate risk assessments • Develop system-scale CRVAs • Identify adaptation pathways and priority investments • Collaborate with SPC, SPREP and other technical partners to access data, tools and expertise	• System-scale Climate Risk and Vulnerability Assessment (CRVA) reports • Hazard assessment reports and modelling outputs • Climate, infrastructure and socio-economic datasets compiled and catalogued • Adaptation pathway assessments • Investment prioritization reports • GIS datasets and mapping products • Technical reports produced by SPC, SPREP and other partners • Stakeholder consultation reports
2.1.1.2 Develop and approve transformational projects which meet RPACA requirements.	Prepare adaptation investment projects that satisfy RPACA eligibility criteria and are ready for financing and implementation.	• Feasibility studies and concept development • Engineering investigations and design • Economic and financial analysis • Environmental and social assessments • Stakeholder engagement • Preparation of approval documentation	• Feasibility studies • Concept papers and project preparation reports • Engineering investigations and preliminary designs • Environmental and Social Impact Assessments (ESIA) and ESMPs • Economic and financial analysis reports • RPACA funding requests • ADB Board approval documentation • Approved sub-project investment packages
2.1.2.1 Implement coastal and flood resilience projects.	Implement approved adaptation investments that reduce climate risks associated with coastal hazards, flooding and storm surge.	• Detailed design and procurement of approved investments • Construction, rehabilitation and upgrading of resilience measures • Implementation of safeguards and stakeholder engagement activities • Commissioning and operationalisation of completed assets	• Detailed engineering designs • Completed assets, as built drawings • Construction supervision reports, QA/QC reports. • Asset commissioning certificates • Asset registers • Operations and maintenance manuals as necessary • Completion reports, monitoring reports
2.1.2.2 Implement water security and water system resilience projects.	Implement approved adaptation investments that improve resilience of water resources, water supply and sanitation systems.	• Detailed design and procurement of approved investments	• Detailed engineering designs • Completed assets, as built drawings • Construction supervision reports, QA/QC reports.

		• Construction, rehabilitation and upgrading of resilience measures • Implementation of safeguards and stakeholder engagement activities • Commissioning and operationalisation of completed assets	• Asset commissioning certificates • Asset registers • Operations and maintenance manuals as necessary • Completion reports, monitoring reports
2.1.2.3 Implement projects for climate resilient transport systems and connectivity.	Implement approved adaptation investments that improve resilience of transport systems and connectivity.	• Detailed design and procurement of approved investments • Construction, rehabilitation and upgrading of resilience measures • Implementation of safeguards and stakeholder engagement activities • Commissioning and operationalisation of completed assets	• Detailed engineering designs • Completed assets, as built drawings • Construction supervision reports, QA/QC reports. • Asset commissioning certificates • Asset registers • Operations and maintenance manuals as necessary • Completion reports, monitoring reports
2.1.2.4 Implement energy system resilience projects for energy security.	Implement approved adaptation investments that strengthen resilience and reliability of energy systems.	• Detailed design and procurement of approved investments • Construction, rehabilitation and upgrading of resilience measures • Implementation of safeguards and stakeholder engagement activities • Commissioning and operationalisation of completed assets	• Detailed engineering designs • Completed assets, as built drawings • Construction supervision reports, QA/QC reports. • Asset commissioning certificates • Asset registers • Operations and maintenance manuals as necessary • Completion reports, monitoring reports
2.1.2.5 Implement projects for climate resilient urban systems.	Implement approved adaptation investments that strengthen resilience of urban infrastructure, services and communities.	• Detailed design and procurement of approved investments • Construction, rehabilitation and upgrading of resilience measures • Implementation of safeguards and stakeholder engagement activities • Commissioning and operationalisation of completed assets	• Detailed engineering designs • Completed assets, as built drawings • Construction supervision reports, QA/QC reports. • Asset commissioning certificates • Asset registers • Operations and maintenance manuals as necessary • Completion reports, monitoring reports
2.1.2.6 Implement projects for resilient health and social systems.	Implement approved adaptation investments that strengthen resilience of health, education and other social infrastructure systems.	• Detailed design and procurement of approved investments • Construction, rehabilitation and upgrading of resilience measures • Implementation of safeguards and stakeholder engagement activities • Commissioning and operationalisation of completed assets	• Detailed engineering designs • Completed assets, as built drawings • Construction supervision reports, QA/QC reports. • Asset commissioning certificates • Asset registers • Operations and maintenance manuals as necessary • Completion reports, monitoring reports
2.1.3.1 Develop technical capacity of national agencies to operate, maintain, manage infrastructure	Strengthen technical and operational capacity to sustainably manage climate-resilient infrastructure assets.	• Climate-informed asset management systems • Infrastructure monitoring systems • Climate-responsive operating procedures • Updated design standards	• Climate-informed Asset Management Systems established • Infrastructure monitoring systems installed • Standard Operating Procedures (SOPs) developed • Operational manuals prepared

		• Training and certification programmes	• Updated engineering standards and technical guidelines • Training materials • Training completion reports and attendance records • Knowledge products and technical guidance notes
2.1.3.2 Develop technical capacity of national agencies to monitor and respond to relevant climate risks	Strengthen climate monitoring, forecasting, early warning and climate-informed decision making.	• Monitoring and forecasting systems • Early warning systems • Decision-support tools • Data management systems • Technical training	• Climate monitoring equipment installed • Early warning systems operational • Climate data management platforms established • Decision-support tools developed • Training materials and workshop reports • Technical guidance documents • Initial climate risk monitoring reports
2.1.3.3 Update sector policies or plans	Integrate climate risk and adaptation into sector planning and policy frameworks.	• Policy reviews • Sector adaptation planning • Spatial planning integration • Development of standards and guidance	• Updated sector plans and strategies • Climate adaptation plans • Climate-informed spatial plans • Policy analysis reports • Technical guidance documents • Design standards and planning guidelines • Cabinet papers, approvals or endorsements (where applicable)
2.1.3.4 Provide institutional and legislative support for improving the enabling environment for climate-resilient infrastructure design, operations, and maintenance.	Strengthen institutional arrangements and regulatory frameworks required to sustain climate-resilient development.	• Institutional reviews • Governance strengthening • Legislative and regulatory support • Coordination mechanisms • Capacity development for decision makers	• Institutional assessments • Governance and coordination frameworks established • Memoranda of Understanding and coordination agreements • Legislative review reports • Draft legislation, regulations or amendments • Capacity-building materials and training completion reports

E.7. Monitoring, reporting and evaluation arrangements (max. 500 words, approximately 1 page)

Strategic Overview

Monitoring, Evaluation, and Learning (MEL) is a foundational pillar of the RPACA Program. It responds to a key challenge in climate adaptation across the Pacific: the fragmentation of projects, weaknesses in long-term impact tracking, and limited cross-country learning. RPACA addresses these by embedding a structured and regionally coordinated MEL system into program design from the outset.

The MEL approach supports both compliance and innovation—ensuring accountability to the GCF and ADB, while enabling adaptive learning, reflection, and policy feedback. It facilitates continuous improvement and enhances the program's ability to respond to emerging climate risks and opportunities. To do this, the MEL framework is designed to support two core functions:

- Ensuring compliance and accountability with GCF and ADB reporting, evaluation, and safeguards requirements;
- Fostering adaptive learning to inform decision-making, enable regional collaboration, and promote effective climate resilience strategies in glacial basins and downstream communities.

Alignment with ADB and GCF Frameworks

The RPACA MEL system is firmly grounded in ADB's institutional architecture and aligned with the best global practices:

- ADB's Evaluation Policy ensures independent, credible, and evidence-based evaluation of outcomes, impacts, and institutional effectiveness;
- ADB's Corporate Results framework sets standards for tracking development effectiveness, including resilience, inclusivity, and cross-border cooperation;
- ADB's Knowledge Management Action Plan (KMAP) 2021–2025 promotes the systematic use of knowledge to strengthen program design, implementation, and learning.

At the same time, RPACA Program fully adheres to GCF's:

- Integrated Results Management Framework (IRMF), including core adaptation indicators, paradigm shift potential, and enabling environment criteria;
- Evaluation Policy, which emphasizes learning, accountability, and the assessment of long-term transformation.
- RPACA Program's MEL structure is designed as a multi-level, participatory, and iterative system that reflects both institutions shared commitment to impact, transparency, and continuous improvement.

ADB Knowledge and Impact Assessment Approach

ADB views knowledge as a strategic asset and a core driver of development effectiveness. Under Strategy 2030, knowledge is recognized as one of ADB's operational priorities, and the KMAP (2021–2025) provides a roadmap to operationalize this vision across the project cycle.

RPACA applies the four pillars of ADB's knowledge approach throughout the program:

Enhancing the Quality of Knowledge Products - RPACA will generate practical, demand-driven knowledge products—such as field-based case studies, policy briefs, and learning synthesis papers—to support evidence-informed action and replication across the region.

Improving the Management of Knowledge Assets - A digital knowledge repository will store lessons, implementation results, and community innovations, ensuring institutional memory and wider accessibility even after project completion.

Strengthening Knowledge Partnerships ADB will work with RPACA partners – SPC and SPREP and other regional platforms (e.g. PRIF, PIFS), academic institutions, and civil society to co-develop knowledge and promote peer-to-peer learning across participating countries.

Promoting a Knowledge Culture The program will invest in building the capacity of NDAs, executing entities, and local stakeholders in adaptive learning, results communication, and impact assessment. Regional learning events and country-level workshops will further embed a culture of inquiry and learning.

Monitoring and Evaluation Arrangements

The MEL system is structured across three levels:

- Sub-Project Level: EEs will conduct semi-annual reporting, monitor safeguards (ESMPs, IPPs, GAPs), and provide audited financial statements. This ensures systematic data collection on outputs and early outcomes.
- Program Level: ADB, as Accredited Entity, will submit Annual Performance Reports to GCF, aggregating progress across projects and assessing achievements against core indicators, gender and inclusion targets, and financial milestones.
- Independent Oversight: Mid-Term Reviews and Terminal Evaluations will be conducted by external experts to ensure objectivity. All evaluations will be publicly disclosed and include mechanisms for tracking follow-up actions.

Participatory monitoring will be institutionalized through annual stakeholder reviews, led by NDAs and involving local communities, civil society organizations, and marginalized groups. RPACA will also, where appropriate, adopt evaluative monitoring—a hybrid approach that not only tracks implementation milestones but also captures learning on how resilience is built, what adaptation pathways succeed, and under what conditions.

Baseline Assessment

The indicator and results framework provided herein, and Annex 11 is based on best available information at the time of preparing the RPACA. Given the programmatic nature of RPACA, it is not possible to clearly determine the baseline and targets for each indicator prior to RPACA approval. Hence, within the first two years, a comprehensive baseline assessment will be undertaken that covers all activities, Outputs and Outcomes. This will determine the baseline value mid-term and final targets for all indicators. The baseline assessment will include a robust sensitivity assessment reflecting programme uncertainties associated with the finalised project pipeline. The baseline assessment is covered by the AE agency fees.

Evaluation Schedule and Approach

RPACA will undergo the following evaluations:

- Mid-Term Review (Year 3–5): To assess implementation status, identify emerging outcomes, and enable course correction.
- Terminal Evaluations (end of project/program): To evaluate strategic relevance, effectiveness, sustainability, and contributions to transformation using GCF's three-point paradigm shift and enabling environment rating scales.

All evaluations will be independent, methodologically rigorous, and structured to feed into both GCF reporting and ADB's organizational learning.

Sub-project Baselines and Results Measurement

At the sub-Project level, each project will establish:

- Quantitative baselines for output and outcome indicators, disaggregated by gender, geography, and beneficiary group;
- Qualitative baselines to assess institutional readiness, enabling environment, and risk context;
- Scorecards based on GCF's IRMF to track progress toward enabling transformation at midterm and terminal stages.

Knowledge Generation and Learning Systems

To support regional learning and replication, RPACA will establish a dedicated Knowledge and Learning Workstream under Component 1. Should the future SPREP-led RPACA proposal be approved by the GCF, this workstream will be integrated with the broader programme-wide knowledge management and learning functions under Component 4, ensuring a coherent and coordinated RPACA knowledge ecosystem while avoiding duplication[90]. This will include:

- Regional learning exchanges, enabling dialogue among implementing partners, NDAs, and technical agencies;
- A digital knowledge platform that aggregates tools, innovations, and real-time learning across countries;
- Synthesis reports and learning papers that communicate lessons to GCF, ADB, and external audiences;
- Regional partnerships to share results and scale regional adaptation efforts.

ADB supported knowledge, management and learning activities under Component 1 are limited to generating implementation-focused knowledge and technical learning that directly supports the design, delivery and adaptive management of Components 1 and 2, including innovative climate finance, climate-resilient infrastructure and coastal adaptation, without establishing parallel regional knowledge platforms. These outputs, including technical guidance, policy notes, toolkits and implementation lessons - will be shared with the future SPREP-led Component 4, which will lead programme-wide knowledge management, regional learning, synthesis and dissemination through existing regional mechanisms such as the Pacific Climate Change Centre. This clear division of roles ensures complementarity by positioning ADB as the generator of investment-specific knowledge and SPREP as the regional knowledge integrator and disseminator, avoiding duplication while strengthening the overall RPACA learning ecosystem. A Knowledge Management Strategy targeting Components 1&2, in coordination with SPC and SPREP, will be finalized during inception to ensure learning is embedded in implementation and contributes to policy and institutional development at the national and regional levels.

MEL Governance and Capacity

A dedicated RPACA MEL Expert will be embedded in the Program Management Unit and will:

- Oversee the design and implementation of MEL systems across countries and components;
- Ensure consistency in data collection, safeguards reporting, and results synthesis;
- Manage external evaluations and quality assurance;
- Facilitate learning loops and engagement between NDAs, EEs, and ADB teams.

The MEL Expert will work closely with ADB's evaluation and knowledge departments to ensure that findings are used to strengthen current operations and shape future climate programs. Annex 11 details a Monitoring and Evaluation Plan.

F. RISK ASSESSMENT AND MANAGEMENT

F.1. Risk factors and mitigations measures (max. 3 pages)

The RPACA program recognises the diverse and multi-layered risks associated with delivering a regional, multi-country, and multi-sectoral climate adaptation initiative across PICs. These risks reflect the unique characteristics of the Pacific context, including geographic isolation, small and capacity-constrained institutions, high exposure to climate hazards, and reliance on external financing and technical support. They also include systemic gender equality and social inclusion (GESI) risks that can undermine effectiveness, equity, and sustainability if not addressed.

The selected risk factors presented in this section are grouped by category, described in terms of their likelihood and potential impact, and accompanied by appropriate mitigation strategies. Each risk is assessed based on its probability and the severity of its potential consequences for program implementation and outcomes. Where relevant, risks are analysed through a gender and inclusion lens to ensure differentiated impacts on women, youth, persons with disabilities, and other vulnerable groups are recognised and mitigated.

[90] Note: approval of this document does not imply GCF commitment to either Components 3 and 4, nor to the contents of Components 3 and 4 should they be approved.

The mitigation measures are designed to reduce both the likelihood of risks occurring and the magnitude of their impacts, through a combination of institutional strengthening, robust technical design, enhanced coordination mechanisms, and adaptive program management. This includes embedding gender-responsive budget tagging, universal design standards, SEAH-safe safeguards, and inclusive governance mechanisms into program delivery. The programme emphasises upstream risk reduction, such as strengthening national systems, improving planning and data availability, and ensuring alignment with country priorities, as well as downstream measures that enhance resilience during implementation. This integrated approach ensures that climate action does not reinforce existing inequalities but instead contributes to transformative inclusion.

The ADB implements a number of programmes and projects in the Pacific Island region. The institutional knowledge of implementation in the region will strengthen RPACA and broader Pacific programming by systematically learning from existing regional climate and development initiatives to better anticipate, manage, and reduce programme risks under RPACA. Many Pacific initiatives already operate in environments with similar constraints -small markets, fragile infrastructure systems, data gaps, and high climate exposure - so they provide practical lessons on what delivery models actually work in practice.

The risk management approach for RPACA is aligned with the policies and standards of the Green Climate Fund (GCF), as well as the applicable frameworks of the implementing entities, including the Asian Development Bank. These include ADB's Anticorruption Policy (1998, as amended) and Integrity Principles and Guidelines; the Procurement Policy (2017, as amended) and Procurement Regulations for ADB Borrowers (2017, as amended from time to time); the Environmental and Social Framework (2024); and ADB's financial management, disbursement, and fiduciary assurance procedures, including financial management assessments and audit requirements applied to sovereign operations.

In addition, implementation will be guided by ADB's operational guidance on climate risk management and disaster risk management, as well as its approaches for Fragile and Conflict-Affected Situations (FCAS) and Small Island Developing States (SIDS). Together, these frameworks guide due diligence, fiduciary oversight, procurement integrity, environmental and social safeguards, and compliance across all program activities, ensuring that risks are managed in a consistent, transparent, and accountable manner. Risk and mitigation measures specific to gender equality and social inclusion are detailed in Annex 8: GAAP, which provides the program's dedicated framework for systematically identifying, mitigating, and monitoring GESI risks.

Risk management under RPACA will be implemented as a continuous and adaptive process throughout the programme lifecycle. Regular monitoring, reporting, and review mechanisms will be established to track risk levels, assess the effectiveness of mitigation measures, and enable timely adjustments in response to evolving risks, including those associated with climate variability, economic conditions, and institutional changes. Monitoring frameworks will require sex, age, and disability-disaggregated data, and grievance mechanisms will be SEAH-safe and accessible to all groups**.** This adaptive management approach will ensure that RPACA remains responsive to the dynamic risk environment of the Pacific region and is able to safeguard the achievement of its intended outcomes and long-term resilience objectives.

Selected Risk Factor 1: Multi-Country Governance and Institutional Coordination Complexity		
Category	**Probability**	**Impact**
Governance	Medium	High
Description		
RPACA will be implemented across multiple PICs, each characterised by distinct governance systems, institutional arrangements, regulatory frameworks, and sectoral priorities. Differences in national planning cycles, procurement rules, safeguards requirements, and reporting obligations create inherent coordination challenges across jurisdictions. These challenges are compounded by overlapping mandates between national governments, regional organisations, and development partners, as well as small public administrations with limited staffing and high turnover. Further, RPACA is designed as an integrated, programmatic intervention in which the four components are mutually reinforcing and collectively necessary to achieve the intended paradigm shift outcomes. While Components		

1-2 (ADB), Component 3[91] (SPC), and Component 4[92] (SPREP) are implemented through separate financing proposals reflecting institutional mandates, the programme logic is explicitly structured to ensure functional interdependence rather than fragmentation.

The risk that components may not progress in sync, or that delays or partial implementation could affect overall programme outcomes, is recognized. However, this risk is mitigated through several design and implementation safeguards. Without effective coordination, there is a risk of fragmented implementation, inconsistent application of standards, duplication of effort, delays in decision-making, and reduced program coherence across countries and sectors. There is also a risk that governance platforms exclude women, youth, persons with disabilities, youth and SOGIESC groups, limiting equitable voice and access to program benefits.

Mitigation Measure(s)

RPACA will implement an integrated regional coordination model that combines strong central oversight with country-level ownership, ensuring consistency while allowing flexibility for national contexts. A dedicated Program Management Unit (PMU) will provide strategic oversight, technical guidance, and quality assurance across all participating countries, supported by regional and national governance structures. Standardised ADB implementation procedures, reporting frameworks, and safeguards systems will be applied to ensure harmonisation, while formal agreements will clarify institutional roles and responsibilities. Continuous coordination, adaptive management, and alignment with national policies will reduce fragmentation and ensure timely decision-making. Key measures include:

- Programme is anchored in a single theory of change, where outcomes are not allocated linearly to individual components but are instead achieved through their combined effect.
- Formation of regional steering committee and links to national coordination platforms to ensure effective oversight and coordination – a regional and joint coordination architecture will bring together ADB, SPC, and SPREP, along with participating governments. This ensures alignment on sequencing, risk monitoring, and adaptive implementation, and provides a structured mechanism to manage delays or recalibrate delivery pathways if needed.
- Sequencing logic is embedded in design, with Components 1 and 2 (ADB-led) acting as foundational enablers for scaling finance and investments, while Components 3 (SPC) and 4 (SPREP)[93] strengthen enabling systems (capacity, information, and climate services). Where sequencing risks arise, implementation will be adjusted through adaptive management to prioritise critical dependencies.
- If Components 3 and 4 are delayed or do not proceed, ADB-led implementation under Components 1 and 2 will continue, including delivery of adaptation investments, enabling systems, and institutional strengthening. Regional collaboration and knowledge management activities will be scaled through Component 1 and integrated into national adaptive management and sub-project implementation under Component 2.
- The Regional Steering Committee will oversee alternative coordination arrangements, leveraging existing regional platforms (e.g., Pacific Climate Change Roundtables) and complementary ADB technical assistance to maintain regional knowledge exchange, coordination, and programme coherence. Adoption of standardised operating procedures, templates, and reporting systems (i.e. ADB procurement, environmental and social safeguards, and financial management procedures)
- Formalization of roles through project-level MoUs and implementation agreements
- Alignment with national policies, NAPs, and sector strategies;
- Regular coordination meetings, joint reviews, and adaptive management processes.
- Transparent reporting on participation and benefit-sharing, disaggregated by sex, age, and disability

Selected Risk Factor 2: Non-Compliance of Country-Submitted Projects with GCF Investment Criteria		
Category	**Probability**	**Impact**
Governance / Technical	Medium	High

[91] Note: approval of this document does not imply GCF commitment to either Components 3 and 4, nor to the contents of Components 3 and 4 should they be approved

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[93] Note: approval of this document does not imply GCF commitment to either Components 3 and 4, nor to the contents of Components 3 and 4 should they be approved

Description
Under RPACA, participating countries will identify and submit priority projects for inclusion in the program pipeline. There is a risk that proposed projects may not fully align with GCF investment criteria, including climate rationale, paradigm shift potential, sustainable development impact, efficiency and effectiveness, and country ownership. In some cases, project concepts may be insufficiently developed, lack robust climate justification, or not meet GCF technical, financial, gender or safeguards requirements. This risk is heightened by varying levels of institutional capacity across PICs and limited experience with GCF processes. As a result, non-compliant proposals may delay program preparation, require significant revision, or be excluded from funding, affecting overall program delivery and pipeline strength.
Mitigation Measure(s)
RPACA will implement a structured project screening, development, and quality assurance process to ensure that all country-submitted proposals meet GCF and RPACA investment criteria prior to inclusion in the program. This will include clear guidance to countries, early-stage screening against GCF requirements, and provision of technical support to strengthen project concepts. A centralized review mechanism, through the Program Management Unit and Technical Working Group, will ensure consistency and quality across submissions, while iterative engagement with countries will support alignment with GCF expectations. This approach will reduce the risk of non-compliant proposals entering the pipeline and improve overall program readiness and approval prospects. Key measures include: • Disseminate standardised project selection criteria aligned with GCF investment criteria • Establish a centralised screening and quality assurance process within the Program Management Unit • Provide technical assistance to countries for project concept development and climate rationale strengthening • Implement multi-stage review processes (concept, pre-feasibility, full proposal) • Conduct capacity building on GCF requirements for national stakeholders • Facilitate early engagement with GCF Secretariat and NDAs for feedback and alignment • Maintain a pipeline management system to track compliance and readiness of projects • Integrate gender, women's empowerment and social inclusion criteria into project screening and appraisal as outlined in the GAAP • Require sex, age, and disability-disaggregated data in planning and reporting

Selected Risk Factor 3: Limited Institutional and Absorptive Capacity		
Category	**Category**	**Impact**
Technical and operational	Medium	High
Description		
PICs typically operate with small public sectors, limited technical expertise, and high dependence on external support, which constrains their capacity to implement complex, multi-sectoral programs. These constraints affect procurement, financial management, safeguards compliance, monitoring, and reporting, particularly in the context of large-scale climate finance. Competing priorities, including disaster response and essential service delivery, further strain limited institutional resources. Institutional cultures may be male-dominated, limiting participation and influence of women, youth, and persons with disabilities. As a result, there is a risk of delays in implementation, reduced quality of output, exclusion of a significant portion of the population and increased fiduciary and compliance risks.		
Mitigation Measure(s)		
The program will adopt a capacity-first implementation model, embedding technical assistance and institutional strengthening within all program components to ensure that capacity development occurs alongside delivery. Comprehensive capacity assessments will inform tailored support packages, including training, mentoring, and deployment of embedded specialists in key areas such as procurement, financial management, and safeguards. A phased implementation approach will align activities with institutional readiness, while continuous performance monitoring will enable adaptive support. This integrated approach ensures that national systems are progressively strengthened, reducing long-term dependence on external support. Key measures include:		

- Conducting institutional and capacity assessments as part of ADB due diligence process
- Providing targeted training, mentoring, and technical assistance
- Embedding procurement, financial, and safeguards specialists within agencies
- Implementing phased rollout aligned with capacity levels
- Establishing ongoing performance monitoring and support mechanisms
- Provide training and tools for ministries to apply gender-responsive budgeting and track allocations to excluded groups
- Introduce change-management and leadership training to embed inclusive institutional norms.

Selected Risk Factor 4: Design standards, Procurement, Market Capacity, and Supply Chain Constraints for Infrastructure Investments		
Category	**Probability**	**Impact**
Technical and operational	High	High
Description		
Infrastructure investments, including transport, water, and energy systems, face a heightened risk of being under-designed for future climate conditions in the Pacific. This risk is driven by limited availability of localized climate or baseline data, evolving technical standards, and constrained engineering capacity across PICs. These challenges are compounded by procurement bottlenecks, a limited pool of contractors, the small size and remoteness of PIC markets, and shallow supplier market depth. Regional supply chains are fragile, with restricted availability of qualified contractors, suppliers, and service providers. Procurement systems often have limited experience with international standards, increasing the likelihood of delays and administrative inefficiencies. Supply chains are particularly vulnerable due to infrequent shipping services, limited port capacity, and high exposure to climate related disruptions. Male-dominated contractor networks and limited supplier diversity risk excluding women-owned businesses, youth enterprises, and disability-inclusive suppliers. Collectively, these factors elevate the risk of project delays, cost overruns, reduced competition, and compromised construction quality, ultimately undermining the effectiveness and resilience of infrastructure investments.		
Mitigation Measure(s)		
The program will implement a proactive, risk-based procurement and supply chain strategy, through ADB's strategic procurement planning process for each project under RPACA, that strengthens national systems while leveraging regional and international markets. Standard procurement frameworks and documentation will be applied, supported by targeted capacity building for national agencies. Contract packaging and regional procurement approaches will be used to attract qualified firms, while advanced logistics planning will mitigate supply chain risks. Local contractor development will also be promoted to enhance market capacity over time. Key measures include: • Application of climate standards and climate risk screening across all infrastructure investments, • Using updated hazard data and scenario analysis • Applying ADB procurement frameworks and standard bidding documents • Providing procurement training • Packaging contracts to attract qualified regional and international firms • Leveraging on ADB technical assistance, regional procurement approaches and, where available, framework agreements • Developing advanced logistics and supply chain management plans • Supporting local contractor capacity development • Embed inclusive procurement standards to ensure diverse suppliers can participate equitably. • Require contractors to adopt SEAH-safe safeguards and compliance mechanisms		

Selected Risk Factor 5: Increasing Hazard Intensity, Climate Uncertainty, and Compound Events Impacting Coastal Settlements		
Category	**Probability**	**Impact**

Climate	High	High
Description		
PICs are highly exposed to climate hazards, including tropical cyclones, extreme rainfall, droughts, and sea-level rise. Climate change is expected to increase the intensity and frequency of these hazards, while uncertainty in climate projections complicates infrastructure planning and design. Compound events, where multiple hazards occur simultaneously or in close succession, have the potential to significantly amplify impacts on infrastructure systems, livelihoods, and institutional capacity. These climate shocks may disrupt RPACA implementation by diverting government and community attention and resources toward immediate response and recovery efforts. As a result, participation in programme activities may be reduced, leading to delays in implementation and diminished effectiveness. Such disruptions may limit the ability of communities and governments to engage consistently in RPACA activities, adversely affecting delivery timelines and outcomes.		
Mitigation Measure(s)		
The program will adopt a climate-resilient and adaptive design approach that incorporates uncertainty and future risk scenarios into all investments. Climate projections aligned with international standards will inform design thresholds, while scenario-based planning will ensure flexibility. Disaster risk management will be integrated into program design, and nature-based solutions will be used where appropriate to enhance resilience. Continuous updating of data and design parameters will ensure that investments remain robust under changing conditions. Key measures include: • Applying IPCC-aligned climate projections and design standards • Using scenario-based and adaptive design approaches, Integrating disaster risk management and contingency planning to ensure continuity of programme activities during and after climate events • Incorporating nature-based and hybrid solutions • Updating designs using latest climate data and modelling • Incorporate flexible and adaptive implementation arrangements, including contingency planning with countries • Re-sequence activities in response to shocks		

Selected Risk Factor 6: Data Limitations, Climate Information Gaps and Potential Maladaptation in the Coastal Environment		
Category	**Probability**	**Impact**
Technical	Medium	Medium
Description		
Coastal investments, including hybrid shoreline protection measures and nature-based solutions, risk resulting in maladaptation or suboptimal outcomes if they are not informed by robust, location-specific understanding of coastal processes and long-term climate projections. This risk is heightened by significant data and climate information gaps, as limited availability and variable quality of climate, hydrological, and environmental data constrain effective risk assessment, planning, design, and monitoring. Monitoring networks across Pacific Island Countries are often sparse, and historical datasets may be incomplete or inconsistent. While regional datasets are available, they may not adequately capture fine-scale local variability across islands and coastal settings, reducing confidence in projections and undermining evidence-based decision-making for site-specific interventions.		
Mitigation Measure(s)		

RPACA will implement a coordinated data-strengthening approach that combines targeted investments in climate, coastal, and environmental monitoring systems with strategic use of regional and global datasets. Data-sharing platforms will be strengthened to improve accessibility, interoperability, and use across institutions, while partnerships with regional organisations will support data generation, analysis, and application. Capacity-building initiatives will ensure national agencies are able to effectively interpret and apply data in planning, design, and decision-making. Where data gaps materially affect investment decisions, RPACA will support the collection of location-specific data to inform climate-resilient design and future adaptation planning at the project level. Key measures include:

- Integrate climate risk and vulnerability assessments into all investment due-diligence, planning, and design processes.
- Invest in priority data collection, monitoring systems, and targeted local studies to address critical climate and data gaps.
- Systematically apply climate projections and multi-hazard modelling, using multiple data sources, to manage uncertainty.
- Strengthen data-sharing systems and national capacity to improve access, interoperability, and use of climate and environmental information for decision-making.

Selected Risk Factor 7: Money laundering, terrorist financing and prohibited practices		
Category	**Probability**	**Impact**
Prohibited practices	Low	Low
Description		
Money laundering, terrorist financing and prohibited practices: Risks related to use of GCF finance for money laundering, terrorist financing and prohibited practices		
Mitigation Measure(s)		
GCF financing will be provided as grants to sovereign entities. As GCF funds will be provided alongside co-financing from ADB, ADB anticorruption and integrity policies and required due diligence will apply at project level, which will mitigate this risk. ADB conducts integrity due diligence (IDD) on nongovernment counterparts or recipients of ADB financing, to assess any previous involvement in integrity-related or money-laundering issues. In addition, ADB conducts proactive integrity reviews on ongoing sovereign projects to mitigate integrity risks. ADB's Office of Anticorruption and Integrity (OAI) through its Due Diligence Unit, is tasked to (i) advance awareness of ADB's anticorruption and AML/CFT policies in collaboration with other departments; (ii) act as focal point for and provide independent advice to Management and concerned departments on significant integrity or money laundering or financing of terrorism (ML/FT) concerns, including investigations as required to facilitate ADB's ability to assess significant integrity or ML/FT concerns; and (iii) provide oversight and guidance to concerned departments on integrity and ML/FT risks, including AML/CFT internal controls, and integrity due diligence, which encompasses ML/FT checks. Furthermore, all projects must comply with ADB's Anticorruption Policy (1998, as amended to date) and acknowledge that ADB reserves the right to investigate directly, or through its agents, any alleged corrupt, fraudulent, collusive or coercive practice relating to the projects; and recipients of the grant/loan shall cooperate with any such investigation and extend all necessary assistance for satisfactory completion of such investigation. In terms of financial management assessment, in accordance with ADB's Charter, all projects must take necessary measures to ensure that the proceeds of any loan made, guaranteed or participated in by ADB, are used only for the purposes for which the loan was granted and with due attention to considerations of economy and efficiency. Accordingly, ADB undertakes financial due diligence and financial management assessment (FMA) of the executing agency and/or implementing agency of ADB-funded projects. The FMA is a review of the entity's systems, to assess gaps and mitigation measures for financial and management accounting, reporting, auditing, and internal controls. It also involves an assessment of the entity's disbursement and cash flow management arrangements, and governance and anticorruption measures. ADB defines "executing agency" as the agency with overall responsibility and oversight for the carrying out of a loan, grant or a TA-grant funded project, and it will be specifically identified in the financing agreement for the project. A		

project may also include one or more “implementing agencies”, which are governmental or other bodies responsible for implementing specific activities under a project. The proceeds for projects under the program will be disbursed in accordance with ADB’s Loan Disbursement Handbook (2017, as amended from time to time), which sets out detailed parameters and procedures for the release of funds to the borrower. Public disclosure of the audited project’s financial statements, including the auditor’s opinion on the project financial statements, will be guided by ADB’s Access to Information Policy. ADB’s OAI serves as the initial point of contact for all allegations of integrity violations in projects and other activities of ADB. Allegations are independently and objectively assessed and, where necessary, investigated pursuant to ADB’s Anticorruption Policy. OAI registers and reviews all complaints to determine whether they require further investigation. This information is accessible to ADB Management and staff. It may be shared outside ADB with appropriate permission. Witness Protection, ADB protects, to the extent possible, the identities of whistleblowers and witnesses acting in good faith, to ensure they are not subjected to retaliation. Pursuant to ADB’s procurement rules, individuals and entities listed in the United Nations Security Council (UNSC) sanctions list will not be eligible to participate in, or to be awarded, a contract financed under the CRPP. ADB also screens implementing agencies and payees against the UNSC sanctions list and undertakes the necessary risk assessment and management. Moreover, none of the ADB’s project activities will be undertaken in any jurisdiction which is subject to UNSC sanctions.

Selected Risk Factor 8: Prohibited Activities		
Category	**Probability**	**Impact**
Prohibited practices	Low	Low
Description		
Prohibited Activities: Certain activities are strictly prohibited from being financed by ADB or the GCF, as defined in ADB’s Environmental and Social Framework (2024) and its Prohibited Investment Activities List (PIAL). These include activities involving child labor or forced labor, trade in endangered species, conversion or degradation of critical natural habitats, and production or trade in harmful or banned substances.		
Mitigation Measure(s)		
ADB will conduct rigorous environmental and social due diligence as per the new ESF guidelines. Screening tools and safeguards will be applied to exclude any activities falling under the PIAL. Project activities will be pre-assessed for compliance, and appropriate exclusion clauses will be embedded in financing agreements and procurement documents. Monitoring will be ongoing, with independent oversight to ensure alignment with ADB’s and GCF’s environmental, social, and ethical standards. List of Prohibited Activities – See Annex 6, or ADB ESF.		

G. GCF POLICIES AND STANDARDS

G.1. Environmental and social risk assessment (max. 750 words, approximately 1.5 pages)

Environmental and Social Risk Classification

ESS will be conducted in accordance with the Asian Development Bank's Environmental and Social Framework (ESF), 2024 which are aligned with the GCF ESS. The RPACA Program has been classified as Environmental and Social Risk **Category A and as High Risk** (see Annex 6 ESMF).

Justification for Category A (Selected High-Risk Activities):

- Based on the activity with the highest anticipated E&S risks and impacts, and in accordance with the requirements of ADB's ESF and its relevant standards, the overall E&S risk classification for the RPACA Programme is **High** (see Annex 6, Section D).
- The primary E&S risks and impacts are expected to arise during construction activities. These impacts are anticipated to be largely site-specific and reversible through the implementation of appropriate mitigation measures, which will be incorporated into Environmental and Social Management Plans (ESMPs) and associated subplans. The risk classification has been assigned in accordance with ADB's Environmental and Social Framework (ESF), 2024 and effective as of 1 January 2026**.**
- An Environmental and Social Management Framework (ESMF) will be prepared in accordance with the ADB's ESF (2024) and all relevant policy requirements, as well as the GCF Environmental and Social Policy and associated requirements.
- The highest-risk activity identified relate to the proposed multipurpose dam sub-project under component 2 in Samoa, which is classified as High Risk due to its proximity to a Key Biodiversity Area (KBA) and associated biodiversity sensitivities.
- To address these risks, the Samoa subproject will include as part of due diligence:
    - A dedicated biodiversity conservation component to strengthen ecological outcomes and monitoring
    - Development of a Biodiversity Trust Fund to support long-term mitigation and offset measures
    - Implementation partnerships with local communities, NGOs, and government agencies to ensure inclusive and effective biodiversity management
- This risk classification may be subject to revision as specific activities are further defined and confirmed in consultation with participating DMCs.

The ESMF defines the screening process and environmental and social risk classification procedures that will be applied to assess and classify the E&S risks and impacts of each activity financed under the RPACA. Following confirmation of specific activities in consultation with participating countries, the applicable E&S documentation and requirements, in accordance with ADB's ESF (2024)**,** will be identified and prepared. This may include technical assessments, as required, based on the presence of sensitive environmental or social receptors.

For activities involving financial intermediation, an audit-based approach will be applied to assess and verify compliance with applicable E&S standards among participating clients. This will include the establishment and implementation of Environmental and Social Management Systems (ESMS) to guide screening, risk classification, and monitoring of such activities.

The capacity of executing entities (EEs) to implement ESMPs and ESMFs, and to ensure effective compliance monitoring, supervision, and reporting, will be strengthened through targeted capacity development activities.

Grievance Redress Mechanism (GRM)

A dedicated Grievance Mechanism (GM) will be established under the program in accordance with the requirements of ADB's **ESF** to receive, record, and resolve concerns or grievances related to RPACA activities. The Programme GM will include a confidential and survivor-centered mechanism to address sexual exploitation, abuse, and harassment (SEAH)-related incidents, consistent with relevant good practice guidance and ESF requirements.

In addition, each participating DMC will establish or strengthen its own grievance mechanism aligned with the Programme-level GM. A comprehensive project-level GRM will be established in each participating country to handle complaints and ensure accountability. Key features include:

- Gender- and child-sensitive intake and resolution mechanisms;
- Local accessibility and culturally appropriate procedures;
- Linkage with the ADB Accountability Mechanism and the GCF Independent Redress Mechanism;
- Monitoring and reporting of grievances by type, location, and demographics.

Stakeholder Engagement and Information Disclosure

More than **450 people participated in RPACA national and regional consultations** across participating 14 countries (Annex 7). A Stakeholder Engagement Plan (SEP) for RPACA has been developed in accordance with ADB's ESF**,** specifically ESS 10, to guide engagement with relevant stakeholders at regional and national levels. The SEP defines stakeholder engagement approaches throughout the preparation and implementation phases of Programme activities.

All relevant information and documentation prepared under the Programme will be disclosed in accordance with ADB's *Access to Information Policy***,** the Green Climate Fund *Information Disclosure Policy***,** and applicable provisions of their respective environmental and social policies. Project-specific SEPs will be prepared during implementation. All environmental and social instruments (ESMF, IPPF, ESMPs, etc.) will be disclosed publicly on ADB and national portals, in accordance with:

- The GCF Information Disclosure Policy; and
- The ADB Access to Information Policy (2018).

Indigenous Peoples

In the context of Pacific SIDS, most people are Indigenous peoples of their respective island nations and are best understood as country-specific customary and traditional communities (e.g., iTaukei, Ni-Vanuatu, Kanak), rather than a single regional group. Social identity is closely tied to land, kinship, and customary governance systems, not just ethnicity. As diverse groups of project beneficiaries, all RPACA-financed activities will be systematically screened for potential impacts on Indigenous Peoples as part of the Environmental and Social Management Framework (ESMF) in Annex 6, ensuring early identification of risks and culturally sensitive planning. Furthermore, RPACA will:

- The Programme will apply a hierarchy consistent with the ADB ESF and GCF Indigenous Peoples Policy, prioritizing avoidance of adverse impacts on Indigenous Peoples' rights, livelihoods, cultural heritage, and well-being.
- Where Indigenous Peoples are present or potentially affected, RPACA will ensure meaningful, inclusive, and culturally appropriate consultations, undertaken in a manner that respects traditional governance systems and decision-making processes.
- Free, Prior and Informed Consent will be obtained where required under applicable safeguards standards, particularly for activities that may significantly affect Indigenous Peoples' lands, resources, or cultural identity.
- Where impacts are identified, Indigenous Peoples Plans (IPPs) will be prepared in accordance with ADB's ESF (ESS7 and ESS10) and the GCF Indigenous Peoples Policy, ensuring tailored mitigation measures and culturally appropriate benefit-sharing arrangements.
- Ensure equitable access to project benefits, including climate resilience investments, capacity building, and livelihood opportunities, with deliberate attention to inclusion of Indigenous communities.
- Culturally appropriate grievance redress mechanisms will be established or strengthened to ensure accessible, safe, and responsive channels for Indigenous Peoples to raise concerns and seek resolution.
- All Indigenous Peoples safeguards requirements, including screening tools, implementation arrangements, and capacity-building provisions, are fully embedded in the ESMF (Annex 6), which governs safeguards implementation across all RPACA countries and subprojects.
- RPACA will be guided by both the ADB ESF and GCF Indigenous Peoples Policy, ensuring consistent application of international best practice in protecting rights, dignity, and cultural integrity.

- Capacity-building measures for implementing agencies and contractors will be included to ensure effective, consistent, and culturally competent application of Indigenous Peoples safeguards throughout the programme lifecycle.

G.2. Gender assessment and action plan (max. 500 words, approximately 1 page)

Gender Equality and Inclusion Analysis and Action Plan (GAAP). The GAAP has been prepared for RPACA, aligned with the Green Climate Fund's Gender Policy (2022). It operationalizes core requirements by embedding intersectional analysis, ensuring diverse groups participate in governance, and addressing differentiated risks so that women, youth, persons with disabilities, and socially excluded groups benefit equitably from climate finance and infrastructure investments. While the analysis identifies programme-wide gender and inclusion criteria agreed by Pacific leaders, it focuses on ADB-managed Components One and Two.

Process and Co-Design. The GAAP was developed through policy reviews and consultations, supported by intersectional analysis of risks and opportunities in climate action and finance. A regional design workshop consolidated inputs, with ministries of finance, national designated authorities, and civil society organisations codesigning the framework. Iterative drafting and validation ensured the GAAP reflects structural barriers and compounded vulnerabilities, while examining how these dynamics shape access to climate finance, fiscal governance, and coastal protection decisions.

Climate Vulnerabilities and Social Impacts. Pacific Island Countries face rising seas, ocean warming, and severe cyclones that displace communities, damage infrastructure, and erode growth and social capital. Climate migration and resettlement are reshaping social structures, with families losing land, livelihoods, and cultural continuity. Women and girls shoulder intensified workloads and caregiving, face heightened risks of exclusion and exploitation, and reduced access to finance and authority. Persons with disabilities, elderly populations, SOGIESC communities, and female-headed households encounter compounded barriers to relocation, recovery, and governance. Intersectional realities magnify exclusion, shaping who adapts, who recovers, and who is left behind. Demographic pressures, including youth bulges and aging populations, disability prevalence, and rapid urbanization, combine with climate-driven migration to concentrate vulnerability and intensify differentiated impacts.

Systemic Adaptation Challenges. Adaptation challenges are systemic. Coastal concentration of populations and infrastructure amplifies risk, while reliance on agriculture, fisheries, and tourism heightens sensitivity to shocks. Displacement and saline intrusion undermine food and water security, while health systems struggle with disease and disrupted care. Climate impacts could reduce GDP growth and require investment equal to 2–3% of GDP annually, yet fiscal space is constrained. Strengthening public financial management is essential to mobilize and track climate finance, while infrastructure and coastal protection must embed universal design, SEAH-safe protocols, and inclusive governance. Adaptation cannot succeed without shifting decision-making structures to institutionalize diverse representation, dismantling discriminatory norms, and resourcing civil society and community-led approaches.

The Gender Equality and Inclusion Action Plan. The GAAP sets programme-wide gender and inclusion criteria and applies them across RPACA. It provides actions and indicators, alongside component-specific measures for ADB-managed Components One and Two. The plan identifies barriers, defines actions, sets timelines and responsibilities, and integrates monitoring and budget provisions to embed equality, inclusion, and resilience throughout climate finance and adaptation. Grounded in a Gender-Transformative Climate Action (GTCA) approach, the GAAP frames resilience outcomes as systemic shifts, embedding empowerment logic and active participation of women, youth, persons with disabilities, and socially excluded groups, and institutionalizing inclusive practices across the programme. The specific costs of implementing the GAP ($3.75 million) are earmarked within Outputs 1.1.2 and 2.2.2.

G.3. Financial management and procurement (max. 500 words, approximately 1 page)

Financial Management and Procurement

All projects and technical assistance activities under the RPACA Program will be implemented in accordance with ADB's systems and policies on financial management, auditing, integrity, disbursement, and procurement. These systems are designed to ensure strong fiduciary oversight, accountability, and value for money across all GCF-funded components of the program.

ADB's institutional standards will apply to all projects supported under RPACA, consistent with the FAA and aligned with national systems and the roles of Executing and Implementing Entities (as outlined in Section B.4 on Implementation Arrangements).

1. **Financial Management and Audit**

Financial management procedures for each RPACA project will be developed during project preparation and outlined in their respective Project Administration Manuals (PAMs) or Grant Implementation Manuals (GIMs). These procedures will adhere to the principles of ADB's:

- Financial Management and Analysis of Projects,
- Loan Disbursement Handbook (2022, as amended),
- Access to Information Policy (2018).

ADB will assess the financial management capacity of executing and implementing agencies, including fiduciary risk, internal controls, staffing, and ability to report in a timely and accurate manner. Where necessary, capacity-strong measures will be identified and implemented.

Disbursements for all GCF-supported RPACA activities will be made in accordance with ADB's Loan Disbursement Handbook, and arrangements will be agreed upon with the governments and agencies concerned. Public disclosure of audited financial statements, including auditor opinions, will follow ADB's Access to Information Policy.
Financial statements, including auditor opinions, will follow ADB's Access to Information Policy. Performance will be supervised regularly through:

- Quarterly financial progress reporting;
- Annual audited financial statements (AFS) and management letters;
- Monitoring of compliance with financial covenants (where applicable).

2. **Integrity and Anti-Corruption**

ADB will conduct integrity due diligence on executing and implementing agencies in accordance with its Anticorruption Policy (1998, as amended), which includes measures on anti-money laundering and counter-terrorist financing. All project partners must adhere to ADB's requirements regarding:

- Prohibited practices (fraud, corruption, coercion, collusion, and obstruction);
- Use of GCF proceeds solely for intended and eligible purposes;
- Notification and handling of integrity-related risks or complaints.

ADB's Office of Anticorruption and Integrity (OAI) will oversee compliance and may conduct spot reviews or investigations where appropriate.

3. **Procurement Arrangements**

All procurement under RPACA, including goods, works, and consulting services, will be carried out in accordance with:

- ADB's Procurement Regulations for ADB Borrowers (2017, as amended),
- ADB's Procurement Guidelines,

Each project's procurement approach will be detailed in its PA or GI and include:

- Selection methods and packaging strategy;
- Thresholds for prior and post-review;
- Procurement oversight and performance reporting.

ADB has conducted or will conduct a procurement capacity and risk assessment for each Implementing Agency. Identified risks will be addressed through:

- Tailored procurement plans;

- Hands-on support from ADB staff;
- Procurement training and compliance tools.

Procurement processes will be managed by national agencies with ADB support, ensuring alignment with country systems while adhering to GCF and ADB fiduciary requirements. A detailed procurement plan for the use of GCF grants, including the technical assistance component, is provided in Annex 10.

4. Roles and Responsibilities

ADB, as the AE, will:

- Provide fiduciary oversight of all GCF-funded projects;
- Review and clear financial reports, audits, and procurement packages;
- Monitor and report on compliance with financial and procurement covenants;
- Provide technical and policy support to strengthen the financial management and procurement capacities of national agencies.

EE will be responsible for maintaining adequate financial records, submitting timely financial and procurement reports, and complying with audit requirements. Implementing Agencies will conduct procurement in line with the approved plans and monitor contract implementation.

5. Insurance Arrangements on Loan Agreements

ADB's sovereign loan and grant regulations require borrowers and recipients to maintain insurance arrangements, or other risk-financing arrangements satisfactory to ADB, against risks and in amounts consistent with sound asset management and prudent commercial practice. Where specific insurance policies are not maintained, self-insurance or equivalent loss-provisioning arrangements may be acceptable where these are considered adequate and appropriate under national circumstances and satisfactory to ADB. In addition, ADB requires that goods financed from loan or grant proceeds and imported for project purposes be insured against hazards associated with acquisition, transport, and delivery to the point of use or installation.

For individual RPACA sub-projects, insurance requirements will be determined during project preparation and due diligence, taking into account the nature of the investment, risk profile, borrower capacity, national legal requirements, market availability, and ADB policies and procedures. Depending on the project, this may include appropriate forms of construction-period and operational risk coverage consistent with sound industry practice and applicable laws and regulations. The specific insurance arrangements will be documented in the relevant financing, procurement, and contract documentation developed for each sub-project.

Consistent with RPACA's programmatic approach, final insurance requirements and risk-transfer arrangements will be determined on a sub-project basis during detailed design and due diligence and will be reflected in the relevant project agreements and implementation documents.

Conclusion

By applying ADB's robust fiduciary and procurement systems, the RPACA Program ensures transparency, accountability, and efficiency in the use of GCF resources. The institutional safeguards provided by ADB's policies, combined with the oversight of the AE and executing agencies, offer a high level of assurance for financial integrity and delivery performance across all components of the program.

G.4. Disclosure of funding proposal

Note: The Information Disclosure Policy (IDP) provides that the GCF will apply a presumption in favour of disclosure for all information and documents relating to the GCF and its funding activities. Under the IDP, project and programme funding proposals will be disclosed on the GCF website, simultaneous with the submission to the Board, subject to the redaction of any information that may not be disclosed pursuant to the IDP. Information provided in confidence is one of the exceptions, but this exception should not be applied broadly to an entire document if the document contains specific, segregable portions that can be disclosed without prejudice or harm.
Indicate below whether or not the funding proposal includes confidential information.

☐ No confidential information: The accredited entity confirms that the funding proposal, including its annexes, may be disclosed in full by the GCF, as no information is being provided in confidence.

☒ With confidential information: The accredited entity declares that the funding proposal, including its annexes, may not be disclosed in full by the GCF, as certain information is being provided in confidence. Accordingly, the accredited entity is providing to the Secretariat the following two copies of the funding proposal, including all annexes:

- full copy for internal use of the GCF in which the confidential portions are marked accordingly, together with an explanatory note regarding the said portions and the corresponding reason for confidentiality under the accredited entity's disclosure policy, and
- redacted copy for disclosure on the GCF website.

The funding proposal can only be processed upon receipt of the two copies above, if containing confidential information.

☒	Annex 1	NDA no-objection letter(s) **(template provided)**
☒	Annex 2	Feasibility study - and a market study, if applicable
☒	Annex 3	Economic and/or financial analyses in spreadsheet format
☒	Annex 4	Detailed budget plan **(template provided)**
☒	Annex 5	Implementation timetable including key project/programme milestones **(template provided)**
☒	Annex 6	E&S document corresponding to the E&S category (A, B or C; or I1, I2 or I3): **(ESS disclosure form provided)** ☐ Environmental and Social Impact Assessment (ESIA) or ☐ Environmental and Social Management Plan (ESMP) or ☒ Environmental and Social Management System (ESMS) ☐ Others (please specify – e.g. Resettlement Action Plan, Resettlement Policy Framework, Indigenous People's Plan, Land Acquisition Plan, etc.)
☒	Annex 7	Summary of consultations and stakeholder engagement plan
☒	Annex 8	Gender assessment and project/programme-level action plan **(template provided)**
☒	Annex 9	Legal due diligence (regulation, taxation and insurance)
☒	Annex 10	Procurement plan **(template provided)**
☒	Annex 11	Monitoring and evaluation plan **(template provided)**
☒	Annex 12	AE fee request **(template provided)**
☐	Annex 13	Co-financing commitment letter, if applicable **(template provided)**
☒	Annex 14	Term sheet including a detailed disbursement schedule and, if applicable, repayment schedule -–

H.2. Other annexes as applicable

☐	Annex 15	Evidence of internal approval **(template provided)** –
☐	Annex 16	Map(s) indicating the location of proposed interventions – N/A
☒	Annex 17	Multi-country project/programme information **(template provided)**
☐	Annex 18	Appraisal, due diligence or evaluation report for proposals based on up-scaling or replicating a pilot project
☐	Annex 19	Procedures for controlling procurement by third parties or executing entities undertaking projects financed by the entity
☐	Annex 20	First level AML/CFT (KYC) assessment
☐	Annex 21	Operations manual (Operations and maintenance)
☒	Annex 22	Assessment of GHG emission reductions and their monitoring and reporting (for mitigation and cross cutting-projects)[94]
☒	Annex 23	Theory of Change

☒	Annex 24	Estimation of Adaptation Beneficiaries
☒	Annex 25	Complementarity, Additionality and Coordination with Existing Regional and National Initiatives

** Please note that a funding proposal will be considered complete only upon receipt of all the applicable supporting documents.*

[94] Annex 22 is mandatory for mitigation and cross-cutting projects.

No-objection letter issued by the national designated authority(ies) or focal point(s)

CLIMATE CHANGE COOK ISLANDS
OFFICE OF THE PRIME MINISTER
GOVERNMENT OF THE COOK ISLANDS

Private Bag, Avarua, Rarotonga, Cook Islands, Phone: (682) 25 494, Fax: 20 856.
Email: wayne.king@cookislands.gov.ck **Website**: www.pmoffice.gov.ck,

To: The Green Climate Fund ("GCF")
"G" Tower
Songdo
South Korea

Rarotonga, Cook Islands
01 June 2026

Re: A No Objection Letter regarding a Funding proposal for the GCF by the Asian Development Bank (ADB) titled: A Regional Programmatic Approach on Climate Action (RPACA) submitted by Asian Development Bank (ADB)

Dear Madam, Sir,

We refer to the funding proposal titled "**A Regional Programmatic Approach on Climate Action (RPACA)"** in the Pacific region, that includes the **Cook Islands** submitted by ADB on March 2026 (the "**Proposal**").

The undersigned is the duly authorized representative of the NDA, the national designated authority of the Cook Islands.

Pursuant to GCF Decisions B.08/10, B.37/22, and B.41/02, the content of which we acknowledge to have reviewed, in my capacity as representative of the national designated authority, we hereby communicate our no-objection to the Proposal.

By communicating our no-objection, it is implied that:

(a) The government of Cook Islands has no-objection to the Proposal; and
(b) The Proposal is in conformity with the national priorities, strategies and plans of Cook Islands.

TAURANGA TAU'ANGA REVA
CLIMATE CHANGE COOK ISLANDS
Office of the Prime Minister

We also confirm that our national process for ascertaining no-objection to the Proposal has been duly followed.

Notwithstanding the foregoing, we expect the Asian Development Bank to take the necessary measures to ensure that the programme [and its sub-projects] as described in the Proposal is implemented in a manner consistent with applicable national laws.

We acknowledge that this letter will be made publicly available on the GCF website.

_____

Kind regards,



_____
Wayne King
Director
Climate Change Cook Islands and NDA
Cook Islands

MINISTRY OF ENVIRONMENT AND CLIMATE CHANGE

Levels 1, 2 & 5, Bali Tower, 318 Toorak Road
P. O. Box 2109, Government Buildings, Suva, Fiji

16 July 2026

The Green Climate Fund
175 Art Center-daero
Yeonsu-gu, Incheon 406-840
South Korea
By E-mail: countries@gcfund.org

Dear Madam, Sir,

Re: No-objection letter in respect of the funding proposal titled "Regional Programmatic Approach on Climate Action (RPACA)" submitted by the Asian Development Bank

We refer to the funding proposal titled "Regional Programmatic Approach on Climate Action" in Fiji submitted by the Asian Development Bank (ADB) to us on 4 June 2026 (the "Proposal").

The undersigned is the duly authorized representative of the Ministry of Environment and Climate Change, the National Designated Authority (NDA) of Fiji.

Pursuant to GCF Board decisions B.08/10, B.37/22, and B.41/02, the content of which we acknowledge to have reviewed, in my capacity as focal point, we hereby communicate our no-objection to the Proposal.

By communicating our no-objection, it is implied that:

a) The government of Fiji has no-objection to the Proposal; and
b) The Proposal is in conformity with the national priorities, strategies and plans of Fiji.

We also confirm that our national process for ascertaining no-objection to the Proposal has been duly followed.

Notwithstanding the foregoing, we expect ADB to take the necessary measures to ensure that the programme (and its sub-projects) as described in the Proposal is implemented in a manner consistent with applicable national laws.

We acknowledge that this letter will be made publicly available on the GCF website.

Michael 16/7

Should you require any further information or clarifications, please contact Director Climate Change, Ms. Senivasa Waqairamasi, via email on senivasa.waqairamasi@environment.gov.fj.

Yours sincerely,

.....

Dr. Sivendra Michael

Permanent Secretary

Ministry of Environment and Climate Change

GOVERNMENT OF KIRIBATI
MINISTRY OF FINANCE & ECONOMIC DEVELOPMENT
Phone: (686) 74021806, Facsimile: (686) 21307, Address: PO Box 67, Tarawa, Kiribati

Election 1. Funding proposals (projects and programmes) or Project Preparation Facility (PPF) applications submitted by accredited entities

To: The Green Climate Fund ("GCF")

South Tarawa, 17th June 2026

Re: No-objection letter in respect of the funding proposal titled Regional Programmatic Approach on Climate Action (RPACA) submitted by Asian Development Bank (ADB)

Dear Madam/Sir,

We refer to the funding proposal titled "**Regional Programmatic Approach on Climate Action (RPACA)**" in the Republic of Kiribati submitted by the Asian Development Bank to us on [xx March 2026] (the "**Proposal**").

The undersigned is the duly authorized representative of the Ministry of Finance and Economic Development, the national designated authority of the Republic of Kiribati.

Pursuant to GCF Decisions B.08/10, B.37/22, and B.41/02, the content of which we acknowledge to have reviewed, in my capacity as representative of the national designated authority, we hereby communicate our no-objection to the Proposal.

By communicating our no-objection, it is implied that:

(a) The government of the Republic of Kiribati has no-objection to the Proposal; and
(b) The Proposal is in conformity with the national priorities, strategies and plans of the Republic of Kiribati

We also confirm that our national process for ascertaining no-objection to the Proposal has been duly followed.

Notwithstanding the foregoing, we expect the Asian Development Bank to take the necessary measures to ensure that the programme [and its sub-projects] as described in the Proposal is implemented in a manner consistent with applicable national laws.

We acknowledge that this letter will be made publicly available on the GCF website.

Kind regards,

INTERNAL. This information is accessible to ADB Management and Staff. It may be shared outside ADB with appropriate permission.



_____

Honourable Dr. Teuea Toatu
Vice President & Minister
Ministry of Finance and Economic Development

INTERNAL. This information is accessible to ADB Management and Staff. It may be shared outside ADB with appropriate permission.

REPUBLIC OF THE MARSHALL ISLANDS
CLIMATE CHANGE DIRECTORATE
MINISTRY OF ENVIRONMENT
P.O. Box 975
Majuro, Marshall Islands 96960
Phone No: (692) 625-7944/7945
E-mail: csamuel@rmigov.mh

June 17, 2026 Ref: MI26-09

Election 1. Funding proposals (projects and programmes) or Project Preparation Facility (PPF) applications submitted by accredited entities

To: The Green Climate Fund ("GCF")

Re: No-objection letter in respect of the funding proposal titled Regional Programmatic Approach on Climate Action (RPACA) submitted by Asian Development Bank (ADB)

Dear Madam/Sir,

We refer to the funding proposal titled "**Regional Programmatic Approach on Climate Action (RPACA)**" in The Republic of the Marshall Islands submitted by the Asian Development Bank to us on March 2026. (the "**Proposal**").

The undersigned is the duly authorized representative of the Ministry of Environment – Climate Change Directorate, the national designated authority of the Republic of the Marshall Islands.

Pursuant to GCF Decisions B.08/10, B.37/22, and B.41/02, the content of which we acknowledge to have reviewed, in my capacity as representative of the national designated authority, we hereby communicate our no-objection to the Proposal.

By communicating our no-objection, it is implied that:

(a) The Government of the Republic of the Marshall Islands has no-objection to the Proposal; and
(b) The Proposal is in conformity with the national priorities, strategies and plans of Republic of the Marshall Islands.

We also confirm that our national process for ascertaining no-objection to the Proposal has been duly followed.

Notwithstanding the foregoing, we expect the Asian Development Bank to take the necessary measures to ensure that the programme [and its sub-projects] as described in the Proposal is implemented in a manner consistent with applicable national laws.

We acknowledge that this letter will be made publicly available on the GCF website.

Kind regards,

Mr. Clarence Samuel
CCD Director / National Designated Authority
Ministry of Environment

Secretary of Finance
&
Administration

GOVERNMENT OF THE
FEDERATED STATES OF MICRONESIA
Department of Finance and Administration
P.O. Box PS 158
Palikir, Pohnpei FM 96941
Tel: (691) 320-2640/5852 Fax: (691) 320-7728
E-mail: fsmsofa@mail.fm

June 5, 2026

The Green Climate Fund ("GCF")
VIA EMAIL

Re: No-objection letter in respect of the funding proposal titled Regional Programmatic Approach on Climate Action (RPACA) submitted by Asian Development Bank (ADB)

Dear Madam/Sir:

We refer to the funding proposal titled "Regional Programmatic Approach on Climate Action (RPACA)" in the Federated States of Micronesia (FSM) submitted by the Asian Development Bank to us on [March 30, 2026] (the "Proposal").

The undersigned is the duly authorized representative of the Department of Finance and Administration, the national designated authority of the Federated States of Micronesia.

Pursuant to GCF Decisions B.08/10, B.37/22, and B.41/02, the content of which we acknowledge to have reviewed, in my capacity as representative of the national designated authority, we hereby communicate our no-objection to the Proposal.

By communicating our no-objection, it is implied that:

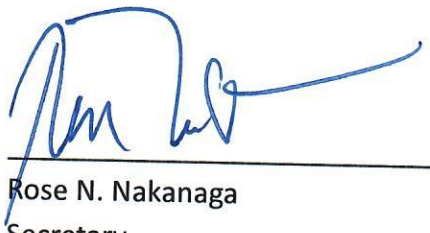
(a) The government of the Federated States of Micronesia has no-objection to the Proposal; and

(b) The Proposal is in conformity with the national priorities, strategies and plans of the Federated States of Micronesia.

We also confirm that our national process for ascertaining no-objection to the Proposal has been duly followed.

Notwithstanding the foregoing, we expect the Asian Development Bank to take the necessary measures to ensure that the programmed [and its sub-projects] as described in the Proposal is implemented in a manner consistent with applicable national laws.
We acknowledge that this letter will be made publicly available on the GCF website.

Kind regards,



Rose N. Nakanaga
Secretary
Department of Finance and Administration

REPUBLIC OF NAOERO

Department of Climate Change and National Resilience

To: The Green Climate Fund ("GCF")

9th June 2026

Re: No-objection letter in respect of the funding proposal titled Regional Programmatic Approach on Climate Action (RPACA) submitted by Asian Development Bank (ADB)

Dear Madam/Sir,

We refer to the funding proposal titled "**Regional Programmatic Approach on Climate Action (RPACA)**" in the Republic of Naoero submitted by the Asian Development Bank to us on 11th May 2026. (the "**Proposal**").

The undersigned is the duly authorized representative of the Department of Climate Change and National Resilience, the national designated authority of the Republic of Naoero.

Pursuant to GCF Decisions B.08/10, B.37/22, and B.41/02, the content of which we acknowledge to have reviewed, in my capacity as representative of the national designated authority, we hereby communicate our no-objection to the Proposal.

By communicating our no-objection, it is implied that:

(a) The government of the Republic of Naoero has no-objection to the Proposal; and
(b) The Proposal is in conformity with the national priorities, strategies and plans of the Republic of Naoero.

We also confirm that our national process for ascertaining no-objection to the Proposal has been duly followed.

Notwithstanding the foregoing, we expect the Asian Development Bank to take the necessary measures to ensure that the programme [and its sub-projects] as described in the Proposal is implemented in a manner consistent with applicable national laws.

We acknowledge that this letter will be made publicly available on the GCF website.

Kind regards,

Mr. Reagan Moses
Secretary
Department of Climate Change & National Resilience
Republic of Naoero

INTERNAL. This information is accessible to ADB Management and Staff. It may be shared outside ADB with appropriate permission.

GOVERNMENT OF NIUE
Office of the Secretary to Government
P O Box 40, Alofi, NIUE - Ph: (683) 4308
Email: niue.secgov@gov.nu

Election 1. Funding proposals (projects and programmes) or Project Preparation Facility (PPF) applications submitted by accredited entities

To: The Green Climate Fund ("GCF")

Alofi, 31 August 2026

Re: No-objection letter in respect of the funding proposal titled Regional Programmatic Approach on Climate Action (RPACA) submitted by Asian Development Bank (ADB)

Dear Madam/Sir,

We refer to the funding proposal titled "**Regional Programmatic Approach on Climate Action (RPACA)**" in Niue submitted by the Asian Development Bank to us on 9 July 2026 (the "**Proposal**").

The undersigned is the duly authorized representative of the Office of the Secretary of Government, the national designated authority of Niue.

Pursuant to GCF Decisions B.08/10, B.37/22, and B.41/02, the content of which we acknowledge to have reviewed, in my capacity as representative of the national designated authority, we hereby communicate our no-objection to the Proposal.

By communicating our no-objection, it is implied that:

(a) The government of Niue has no-objection to the Proposal; and
(b) The Proposal is in conformity with the national priorities, strategies and plans of Niue.

We also confirm that our national process for ascertaining no-objection to the Proposal has been duly followed.

Notwithstanding the foregoing, we expect the Asian Development Bank to take the necessary measures to ensure that the programme and its sub-projects as described in the Proposal is implemented in a manner consistent with applicable national laws.

We acknowledge that this letter will be made publicly available on the GCF website.

Yours sincerely

Peleni Talagi
Secretary to Government



To: The Green Climate Fund ("GCF")

Ngerulmud, 13 May 2026

Re: No-objection letter in respect of the funding proposal titled Regional Programmatic Approach on Climate Action (RPACA) submitted by Asian Development Bank (ADB)

Dear Madam/Sir,

We refer to the funding proposal titled "**Regional Programmatic Approach on Climate Action (RPACA)**" in the Republic of Palau submitted by the Asian Development Bank to us on 31 March 2026 (the "**Proposal**").

The undersigned is the duly authorized representative of Office of Climate Change, Office of the President, the national designated authority of the Republic of Palau.

Pursuant to GCF Decisions B.08/10, B.37/22, and B.41/02, the content of which we acknowledge to have reviewed, in my capacity as representative of the national designated authority, we hereby communicate our no-objection to the Proposal.

By communicating our no-objection, it is implied that:

(a) The government of the Republic of Palau has no-objection to the Proposal; and
(b) The Proposal is in conformity with the national priorities, strategies and plans of the Republic of Palau.

We also confirm that our national process for ascertaining no-objection to the Proposal has been duly followed.

Notwithstanding the foregoing, we expect the Asian Development Bank to take the necessary measures to ensure that the programme [and its sub-projects] as described in the Proposal is implemented in a manner consistent with applicable national laws.

We acknowledge that this letter will be made publicly available on the GCF website.

Kind regards,

_____

Mr. Xavier Erbai Matsutaro
National Climate Change Coordinator
Office of Climate Change
Office of the President

CLIMATE CHANGE AND DEVELOPMENT AUTHORITY

OFFICE OF THE MANAGING DIRECTOR

Enchi Building, Ground Flr, Fig Street, Wards Road Hohola, Port Moresby
P O Box 4017, Boroko 111, National Capital District,
Papua New Guinea

Telephone: (+675) 3414286 I Mobile: (+675) 77007851 or 77007955 I Email: garau.podi@ccda.gov.pg I Website: www.ccda.gov.pg

Date: 12/06/2026
Ref: AMD-GCF/2026
A/O: DS

To: The Green Climate Fund ("GCF")

SUBJECT: NO-OBJECTION LETTER IN RESPECT OF THE FUNDING PROPOSAL TITLED "REGIONAL PROGRAMMATIC APPROACH ON CLIMATE ACTION (RPACA)" SUBMITTED BY THE ASIAN DEVELOPMENT BANK (ADB)

Dear Madam/Sir,

We refer to the **funding proposal** titled "**Regional Programmatic Approach on Climate Action (RPACA)**" in the Independent State of Papua New Guinea submitted by the Asian Development Bank (ADB) to us on 26th May, 2026 (the "**Proposal**").

The undersigned is the duly authorized representative of Climate Change Development Authority, the **national designated authority** of the Independent State of Papua New Guinea.

Pursuant to GCF Decisions B.08/10, B.37/22, and B.41/02, the content of which we acknowledge to have reviewed, in my capacity as **representative of the national designated authority**, we hereby communicate our no-objection to the Proposal.

By communicating our no-objection, it is implied that:

(a) The government of the Independent State of Papua New Guinea has no-objection to the Proposal; and
(b) The Proposal is in conformity with the national priorities, strategies and plans of the Independent State of Papua New Guinea.

We also confirm that our national process for ascertaining no-objection to the **Proposal** has been duly followed.

Notwithstanding the foregoing, we expect the Asian Development Ba nk to take the necessary measures to ensure that the programme and its sub - projects described in the Proposal is implemented in a manner consistent with applicable national laws and regulations.

We acknowledge that this letter will be made publicly available on the GCF website.

Yours Sincerely,

OFFICE OF THE MANAGING DIRECTOR
MS. DEBRA SUNGI
Acting Managing Director

Ms Debra Sungi
Acting Managing Director
National Designated Authority (PNG)

cc: *Mr Ruel Yamuna*
Special Envoy – Climate and Environment

Please address all correspondence
To the Chief Executive Officer

In reply, please quote the file reference

File ref:

GOVERNMENT OF SAMOA

MINISTRY OF FINANCE

To: The Green Climate Fund ("GCF")

Apia, 16 June 2026

Re: No-objection letter in respect of the funding proposal titled Regional Programmatic Approach on Climate Action (RPACA) submitted by Asian Development Bank (ADB)

Dear Madam/Sir,

We refer to the funding proposal titled "**Regional Programmatic Approach on Climate Action (RPACA)**" in the Independent State of Samoa submitted by the Asian Development Bank to us on 04 June 2026 (the "**Proposal**").

The undersigned is the duly authorized representative of the Ministry of Finance, the national designated authority of the Independent State of Samoa.

Pursuant to GCF Decisions B.08/10, B.37/22, and B.41/02, the content of which we acknowledge to have reviewed, in my capacity as representative of the national designated authority, we hereby communicate our no-objection to the Proposal.

By communicating our no-objection, it is implied that:

(a) The government of the Independent State of Samoa has no-objection to the Proposal; and
(b) The Proposal is in conformity with the national priorities, strategies and plans of Independent State of Samoa.

We also confirm that our national process for ascertaining no-objection to the Proposal has been duly followed.

Notwithstanding the foregoing, we expect the Asian Development Bank to take the necessary measures to ensure that the programme [and its sub-projects] as described in the Proposal is implemented in a manner consistent with applicable national laws.

We acknowledge that this letter will be made publicly available on the GCF website.

Yours Sincerely,

Saoleititi Maeva Betham Vaai
CHIEF EXECUTIVE OFFICER

Private Bag
APIA, SAMOA
***Telephone**: (685) 34333*
***Fax**: (685) 21312, 24779*

***Website:** http://www.mof.gov.ws*
***E-Mail:** mof@mof.gov.ws*

1 Apia City Boulevard
Central Bank Building
SAMOA

Solomon Islands Government

Ministry of Environment, Climate Change, Disaster Management & Meteorology

P.O Box 21,
Honiara,
Solomon Islands.

Fax:
(677) 28054
Phone:
(677) 23031 / 23032

www.mecdm.gov.sb

Election 1. Funding proposals (projects and programmes) or Project Preparation Facility (PPF) applications submitted by accredited entities

To: The Green Climate Fund ("GCF")

Honiara, 07/07/2026

Re: No-objection letter in respect of the funding proposal titled Regional Programmatic Approach on Climate Action (RPACA) submitted by Asian Development Bank (ADB)

Dear Madam/Sir,

We refer to the funding proposal titled "**Regional Programmatic Approach on Climate Action (RPACA)**" in the Solomon Islands submitted by the Asian Development Bank to us on March 2026 (the "**Proposal**").

The undersigned is the duly authorized representative of Ministry of Environment, Climate Change, Disaster Management and Meteorology, the national designated authority of the Solomon Islands.

Pursuant to GCF Decisions B.08/10, B.37/22, and B.41/02, the content of which we acknowledge to have reviewed, in my capacity as representative of the national designated authority, we hereby communicate our no-objection to the Proposal.

By communicating our no-objection, it is implied that:

(a) The government of the Solomon Islands has no-objection to the Proposal; and

(b) The Proposal is in conformity with the national priorities, strategies and plans of the Solomon Islands.

We also confirm that our national process for ascertaining no-objection to the Proposal has been duly followed.

Notwithstanding the foregoing, we expect the Asian Development Bank to take the necessary measures to ensure that the programme [and its sub-projects] as described in the Proposal is implemented in a manner consistent with applicable national laws.

We acknowledge that this letter will be made publicly available on the GCF website.

Solomon Is.

Kind regards,

Mr. David Hiba Hiriasia
Permanent Secretary
Ministry of Environment, Climate Change, Disaster Management & Meteorology
Solomon Islands

Solomon Islands Government

Ministry of Environment, Climate Change, Disaster Management & Meteorology

P.O Box 21,
Honiara,
Solomon Islands.

Fax:
(677) 28054
Phone:
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www.mecdm.gov.sb

Solomon Is.

MINISTRY OF METEOROLOGY,
ENERGY, INFORMATION, DISASTER
MANAGEMENT, ENVIRONMENT,
CLIMATE CHANGE AND
COMMUNICATIONS (MEIDECC)
NUKU'ALOFA, TONGA

Ref: DCC/05/26
To: The Green Climate Fund ("GCF")
Date: 26 May, 2026.

Re: No-objection Letter in respect of the funding proposal titled, Regional Programmatic Approach on Climate Action (RPACA), submitted by the Asian Development Bank (ADB).

Dear Madam, Sir,

We refer to the funding proposal titled, **"Regional Programmatic Approach on Climate Action (RPACA)"** in Tonga , submitted by the Asian Development Bank to us on 26 March, 2026 (the "**Proposal**").

The undersigned is the duly authorized representative of Ministry Meteorology, Energy, Information, Disaster Management, Environment, Climate Change and Communications (MEIDECC), the national designated authority of Tonga.

Pursuant to GCF Decisions B.08/10, B.37/22, and B.41/02, the content of which we acknowledge to have reviewed, in my capacity as representative of the national designated authority, we hereby communicate our no-objection to the Proposal.

By communicating our no-objection, it is implied that:

(a) The government of Tonga has no-objection to the Proposal; and
(b) The Proposal is in conformity with the national priorities, strategies and plans of Tonga.

We also confirm that our national process for ascertaining no-objection to the Proposal has been duly followed.

Notwithstanding the foregoing, we expect the EPE to take the necessary measures to ensure that the programme [and its sub-projects] as described in the Proposal is implemented in a manner consistent with applicable national laws.

We acknowledge that this letter will be made publicly available on the GCF website.

Kind regards,

MINISTRY OF METEOROLOGY, ENERGY, INFORMATION, DISASTER MANAGEMENT, ENVIRONMENT, CLIMATE CHANGE & COMMUNICATIONS

Mr. Sione Pulotu 'Akau'ola
Tonga NDA to GCF and
Chief Executive Officer for MEIDECC
Tonga.

TUVALU GOVERNMENT

OFFICE OF THE DEPUTY PRIME MINISTER AND MINISTRY OF FINANCE AND ECONOMIC DEVELOPMENT

MINISTRY OF FINANCE AND ECONOMIC DEVELOPMENT

VAIAKU, FUNAFUTI, TUVALU

Phone: (688) 20408; Email: pnelesone@gov.tv

6th July, 2026

Election 1. Funding proposals (projects and programmes) or Project Preparation Facility (PPF) applications submitted by accredited entities

To: The Green Climate Fund ("GCF")

Re: No-objection letter in respect of the funding proposal titled Regional Programmatic Approach on Climate Action (RPACA) submitted by Asian Development Bank (ADB)

Dear Madam/Sir,

We refer to the funding proposal titled "Regional Programmatic Approach on Climate Action (RPACA)" in Tuvalu submitted by the Asian Development Bank to us on 7 July 2026 (the "Proposal").

The undersigned is the duly authorized representative of the Ministry of Finance and Economic Development, the national designated authority of Tuvalu.

Pursuant to GCF Decisions B.08/10, B.37/22, and B.41/02, the content of which we acknowledge to have reviewed, in my capacity as representative of the national designated authority, we hereby communicate our no-objection to the Proposal.

By communicating our no-objection, it is implied that:

(a) The Government of Tuvalu has no-objection to the Proposal; and

(b) The Proposal is in conformity with the national priorities, strategies and plans of Tuvalu.

We also confirm that our national process for ascertaining no-objection to the Proposal has been duly followed.

Notwithstanding the foregoing, we expect the Asian Development Bank to take the necessary measures to ensure that the programme and its sub-projects as described in the Proposal is implemented in a manner consistent with applicable national laws.

We acknowledge that this letter will be made publicly available on the GCF website.

Sincerely,

Mr. Panapasi Nelesone
Deputy Prime Minister
and Minister of Finance and Economic Development

GOVERNMENT OF THE
REPUBLIC OF VANUATU
MINISTRY OF CLIMATE CHANGE
ADAPTATION, METEOROLOGY,
GEO-HAZARDS, ENVIRONMENT &
ENERGY & NDMO
PMB 9074, PORT VILA
VANUATU

GOUVERNEMENT DE LA
RÉPUBLIQUE DE VANUATU
MINISTÈRE DE L'ADAPTATION AU
CHANGEMENT CLIMATIQUE, LA
MÉTÉOROLOGIE, LES RISQUES
GÉOLOGIQUES, ENVIRONNEMENT &
ENERGIE & NDMO
SPR 9074, PORT-VILA, VANUATU

Tel: (678) 22068
Website: www.mocca.gov.vu

Ref: MoCC/NAB Sec/DG/NDAGCF /012625#3

03 July 2026

To: The Green Climate Fund ("GCF")

Re: No-objection letter in respect of the funding proposal titled Regional Programmatic Approach on Climate Action (RPACA) submitted by Asian Development Bank (ADB)

Dear Madam/Sir,

We refer to the funding proposal titled "**Regional Programmatic Approach on Climate Action (RPACA)**" in the Republic of Vanuatu submitted by the Asian Development Bank to us in March 2026 (the "**Proposal**").

The undersigned is the duly authorized representative of the Ministry of Climate Change Adaptation, Meteorology & Geo-Hazards, Environment, Energy and Disaster Management, the national designated authority of the Republic of Vanuatu.

Pursuant to GCF Decisions B.08/10, B.37/22, and B.41/02, the content of which we acknowledge to have reviewed, in my capacity as representative of the national designated authority, we hereby communicate our no-objection to the Proposal.

By communicating our no-objection, it is implied that:

(a) The government of the Republic of Vanuatu has no-objection to the Proposal; and
(b) The Proposal is in conformity with the national priorities, strategies and plans of the Republic of Vanuatu.

We also confirm that our national process for ascertaining no-objection to the Proposal has been duly followed.

Notwithstanding the foregoing, we expect the Asian Development Bank to take the necessary measures to ensure that the programme [and its sub-projects] as described in the Proposal is implemented in a manner consistent with applicable national laws.

We acknowledge that this letter will be made publicly available on the GCF website.

Kind regards,



Mr. David Gibson
Director General
Ministry of Climate Change Adaptation, Meteorology & Geo-Hazards, Environment, Energy and Disaster Management
Republic of Vanuatu

Environmental and social safeguards (ESS) report disclosure form

Basic project or programme information	
Project or programme title	Regional Programmatic Approach on Climate Action (RPACA)
Potential sub-project(s) anticipated after GCF Board approval	Yes
Sector (public or private)	Public
Accredited entity/Project-specific Assessment Approach (PSAA) applicant	Asian Development Bank
Environmental and social safeguards (ESS) category	Category A
Location – specific location(s) of project or target country or location(s) of programme	Cook Islands, Fiji, Kiribati, Marshall Islands, Micronesia (Federated States of), Nauru, Niue, Palau, Papua New Guinea, Samoa, Solomon Islands, Tonga, Tuvalu, Vanuatu
Safeguard Documents: Environmental and Social Impact Assessment (ESIA), Environmental and Social Management Plans (ESMPs), Environmental and Social Management System (ESMS), Environmental and Social Due-Diligence (ESDD) report, Land Acquisition and/or Resettlement Action Plan (LARAP), Indigenous Peoples Plan (IPP), Indigenous Peoples Planning Framework (IPPF), Resettlement Action Plan (RAP), Resettlement Policy Framework (RPF) etc. (as applicable)	
Date of disclosure on entity's website	Friday, June 19, 2026
Language(s) of disclosure	English
Explanation on language	English is one of the official working languages of the 14 countries covered in this funding proposal.
Link(s) to disclosure	**Environmental and Social Management Framework (ESMF)** English: https://www.adb.org/documents/rpaca-annex-6-environmental-social-management-framework
Other link(s)	N/A
Remarks on compliance with GCF policies	An Environmental and Social Management Framework (ESMF) consistent with the requirements for a Category A programme is contained in the documents above.*
Disclosure in locations convenient to affected peoples (stakeholders)	
Date(s)	Friday, June 19, 2026
Place(s)	**ADB Cook Islands Pacific Country Office** P.O. Box 3338 Kaititera Part Section 105, Avarua Rarotonga, Cook Islands **ADB Fiji Pacific Subregional Office (SPSO)** Level 12, FHL Tower, Corner of Gordon St and Thurston St, Suva, Fiji **ADB Kiribati Pacific Country Office** Betio Lodge Tarawa, Kiribati **ADB Marshall Islands Pacific Country Office** RRE Shoreline Building, PO Box 3279, Majuro, Marshall Islands 96960 **ADB Federated States of Micronesia Pacific Country Office**

	Ground Floor, One World Plaza Kapweresou Street, Kolonia Town Pohnpei, Federated States of Micronesia 96941 **ADB Nauru Pacific Country Office** Government Building Yaren District, NRU68 Republic of Nauru **Niue Coordination Desk** **ADB** Commercial Centre Alofi, Niue **ADB Palau Pacific Country Office** Room 209, 2nd Floor, RTFT Building Koror, Palau 96940 **ADB Papua New Guinea Resident Mission (PNRM)** Level 8 – Harbourside South, Champion Parade PO Box 1992, Port Moresby, National Capital District, Papua New Guinea **ADB Samoa Pacific Country Office** Level 5, Central Bank of Samoa Building 1 Apia City Boulevard Apia, Samoa **ADB Solomon Islands Resident Mission** Level 1, Heritage Park Commercial Building Mendana Avenue, Honiara, Solomon Islands **ADB Tonga Pacific Country Office** Suite 3, Level 3, Reserve Bank Building Salote Road, Kolofo'ou Nuku'alofa, Tonga **ADB Tuvalu Pacific Country Office** Partnership House, Vaiaku Funafuti, Tuvalu **ADB Vanuatu Pacific Country Office** Fanafoau Road, Port Vila, Efate, Vanuatu Contact information: **Federated States of Micronesia, Palau, Marshall Islands** Jennifer Calpo, Safeguards Officer (Environment); jcalpo@adb.org Rhea Mae Manigo, Associate Safeguards Officer (Social); rmaningo@adb.org Taniela Faletau, Safeguards Specialist, tfaletau@adb.org **Nauru, Solomon Islands, Vanuatu** James Taluasi, Safeguards Officer; jtaluasi@adb.org

	Kelekolio Tominiko, Safeguards Officer (Social); ktominiko@adb.org Ferila Brown, Safeguards Specialist; fbrown@adb.org Michelle Dooley, Principal Safeguards Specialist (Social), mdooley@adb.org **Cook Islands, Fiji, Niue, Tuvalu** Michelle Dooley, Principal Safeguards Specialist (Social), mdooley@adb.org Sereseini Vakawaletabua, Safeguards Officer (Environment); svakawaletabua@adb.org Jay Roop, Principal Safeguards Specialist (Environment); jroop@adb.org **Kiribati, Samoa, Tonga** Samuela Tawakedrau, Senior Safeguards Officer (Social); stawakedrau@adb.org Jay Roop, Principal Safeguards Specialist (Environment); jroop@adb.org Michelle Dooley, Principal Safeguards Specialist (Social), mdooley@adb.org **Papua New Guinea** Taniela Faletau, Safeguards Specialist, tfaletau@adb.org Santiago Ayala, Safeguards Specialist (Social); sayala@adb.org Jack Stanley, Senior Safeguards Officer (Social); jstanley@adb.org Jay Roop, Principal Safeguards Specialist (Environment); jroop@adb.org Michelle Dooley, Principal Safeguards Specialist (Social), mdooley@adb.org
Date of Board meeting in which the FP is intended to be considered	
Date of entity's Board meeting	N/A
Date of GCF's Board meeting	Monday, October 26, 2026

***** Subsequent to the disclosure of this form to the Board and active observers on 25 June 2026, the ESMF has been updated to be consistent with the requirements for a Category A programme.

Note: This form was prepared by the entity stated above.

Secretariat's assessment of FP318

Proposal name:	Regional Programmatic Approach on Climate Action (RPACA)
Accredited entity:	Asian Development Bank (ADB)
Country/(ies):	Cook Islands, Fiji, Kiribati, Marshall Islands, Micronesia (Federated States of), Naoero, Niue, Palau, Papua New Guinea, Samoa, Solomon Islands, Tonga, Tuvalu, Vanuatu
Project/programme size:	Large

I. Overall assessment of the Secretariat

1. The funding proposal is presented to the Board for consideration with the following remarks:

Strengths	Points of caution
Regional and programmatic approach, adopting a coordinated, multi-country framework that helps Pacific Island countries move beyond project-by-project interventions towards a scalable approach to resilience and adaptation planning and investment.	**Implementation complexity**. The programme relies on the collaboration of the accredited entity and diverse national executing entities on investment subproject development and implementation, capacity-building and knowledge-sharing feedback loops.
Focus on institutional capacity and enabling environment by strengthening climate risk analytics, planning systems, public financial management and institutional capacities, while mainstreaming gender, disability and social inclusion considerations across activities.	**Institutional uptake and capacity retention.** Long-term impact will depend on participating countries' ability to institutionalize investment planning and implementation approaches and maintain capacity beyond the programme period.
Significant fund mobilization as the programme commits over USD 1 billion in grant and concessional climate finance to the Pacific region via 21 infrastructure subprojects under Component 2 and five country-level MSME adaptation guarantee-window subprojects under Component 1 in 14 countries and diverse sectors in an initial four years of implementation.	**Execution risk:** Timelines for approval, implementation and completion of all RPACA activities and sub-projects will need to be managed by the Accredited Entity over the 10-year implementation period.

2. The Board may wish to consider approving this funding proposal in accordance with the term sheet agreed between the Secretariat and the accredited entity (AE) and, if considered appropriate, subject to the conditions set out in annex II to document GCF/B.46/02.

II. Summary of the Secretariat's assessment

2.1 Programme background

3. The Regional Programmatic Approach on Climate Action (RPACA) is a regional adaptation investment programme designed to strengthen climate resilience across the Pacific, one of the world's most climate-vulnerable regions. The programme addresses growing risks from sea level rise, tropical cyclones, coastal erosion, flooding and climate-related economic disruptions while overcoming barriers that have limited access to climate finance in for Pacific small island developing States (SIDS) – Cook Islands, Fiji, Kiribati, Marshall Islands, Micronesia (Federated States of), Samoa, Palau, Papua New Guinea, Tonga, Tuvalu, Naoero, Niue, Solomon Islands and Vanuatu.

4. The programme moves adaptation action beyond project-by-project approach towards a coordinated framework that combines institutional strengthening with large-scale investment in resilient infrastructure. The programme is country driven, and led by Co-Chairs from the Cook Islands and Palau, acting on behalf of participating countries. The Asian Development Bank (ADB) is the AE for the proposal. RPACA is a multi-year multi-AE initiative where ADB is the entity leading components 1 and 2 on access to finance and infrastructure investment, with the Secretariat of the Pacific Community (SPC) and the Secretariat of the Pacific Regional Environment Programme (SPREP), respectively, leading component 3 on food, water and public health systems and component 4 on pollution and waste management, knowledge sharing, communication and coordination. The ADB funding proposal relates only to components 1 and 2.

5. The programme is expected to directly benefit approximately 851,334 people and indirectly benefit 2,871,545 people, with a total reach of approximately 23 per cent of the population of participating countries. It is expected to contribute to greater resilience of critical infrastructure and essential services, improved national capacity to mobilize, manage and deploy climate finance, enhanced protection of vulnerable communities, particularly women and disadvantaged groups, and contribution to multiple Sustainable Development Goals through improved water security, resilient infrastructure, safer communities and inclusive development. RPACA has significant direct and indirect economic benefits arising out of the long-term impact of its activities on communities, infrastructure systems and economies of the Pacific.

6. Total financing of the programme is USD 1.0593 billion with USD 250 million in grants from GCF and USD 809.3 million in co-financing from ADB in the form of USD 342.1 million in grants and USD 467.2 million in senior loans.

7. The programme has an environmental and social risk category of A (high). Pursuant to GCF policies, the Environmental and Social Management Framework (ESMF) has been disclosed 120 days prior to the date of the 46th Meeting of the Board (B.46).

2.2 Component-by-component analysis

8. The programme seeks to address barriers to access to climate finance and infrastructure resilience and adaptation investment through two interrelated components, as described below.

Component 1: Enhancing Pacific Island Countries' Access to Climate Finance (total cost: USD 65.5 million; GCF cost: USD 34.5 million)

9. This component aims to strengthen climate-responsive public financial management (PFM) and planning systems; build government capacity to identify, prepare and implement adaptation investments; improve climate-risk analytics, project pipelines and financing mechanisms; and promote innovative financing approaches, including blended finance and private sector engagement. Component 1 outcomes are as follows:

(a) Outcome 1.1 Climate-, disaster- and gender-responsive public financial management (PFM) capacity of Pacific Island countries' Ministries of Finance and national institutions strengthened. Related outputs:

(i) Output 1.1.1 Skills and capacity to address climate-, disaster-, and gender-responsive public financial management are enhanced, retained and applied;

(ii) Output 1.1.2 Regional climate finance and adaptation planning coordination with gender equality and inclusion mainstreamed and enhanced;

(iii) Output 1.1.3 Climate-related fiscal risk analytics and budget integration tools developed;

(iv) Output 1.1.4 Climate Adaptation Investment Planning (CAIP) framework for appraising and prioritizing climate adaptation investments established; and

(v) Output 1.1.5 Innovative climate finance instruments and enabling frameworks designed;

(b) Outcome 1.2 Climate-resilient and inclusive financing for micro, small and medium-sized enterprises (MSMEs) and infrastructure is expanded/scaled up through innovative and scalable financial instruments by Pacific financial institutions. Related outputs:

(i) Output 1.2.1 Regional blended finance approach for MSME adaptation lending established (five subprojects;

(ii) Output 1.2.2 Pacific Infrastructure Risk Advisory and Transfer (PAC-INFRAT) advisory support piloted;

(c) Outcome 1.3 Financial sector authorities and financial institutions adopt regional and international aligned climate finance approaches. Related output:

(i) Output 1.3.1 National financial sector policy, regulatory and institutional capacities are strengthened (in accordance with regional and international frameworks); and

Component 2: Protecting Pacific Communities through Climate-Resilient Infrastructure and Coastal Protection (total cost: USD 993.8 million; GCF cost: USD 215.5 million)

(a) Outcome 2.1 Climate resilience of communities, infrastructure systems and institutions in Pacific Island countries strengthened with gender equality and social inclusion mainstreamed. Related outputs:

(i) Output 2.1.1 Evidence-based, system-scale climate adaptation subprojects developed and approved;

(ii) Output 2.1.2 Climate-resilient and inclusive adaptation infrastructure subprojects completed and operationalized; and

(iii) Output 2.1.3 Institutional capacity and enabling environment of national agencies for climate-resilient and inclusive infrastructure management strengthened.

Monitoring and evaluation (total cost: USD 1.50 million; GCF cost: USD 1.50 million) and gender action plan implementation (total cost: USD 2.75 million: GCF cost: USD 2.75 million)

10. RPACA includes specific resources allocated to programme-level monitoring and evaluation, and for gender action plan implementation for subprojects in component 2. The Secretariat has assessed these to be consistent with the GCF Integrated Results Management Framework and would benefit the programme's gender targets.

Programme management (total cost: USD 22.22 million; GCF cost: USD 6.04 million).

11. The programme management costs are divided between GCF and ADB, with GCF allocated costs at 5 per cent for component 1 funding and 2 per cent for component 2 funding. The balance of programme management cost is covered by ADB via its contributions, partly arising from fees against loans to countries.

12. Over a 10-year implementation period, the programme aims to transform fragmented climate interventions through a coordinated regional platform that scales country-led adaptation, strengthens climate-resilient development pathways and mobilizes finance through integrated national programming cycles and partnerships. RPACA is structured around four interdependent components that collectively address the institutional, technical, financial and infrastructural barriers to climate resilience across Pacific Island countries. ADB leads components 1 and 2, focusing on resilient infrastructure, whereas SPC and SPREP will lead on forthcoming proposals for components 3 and 4, focusing on food, water and public health systems, and pollution and waste management, knowledge sharing, communication and coordination, respectively, for which funding proposals will be prepared for submission to GCF in 2027-2028.

13. The Secretariat has assessed the components, outputs, activities and deliverables for RPACA and finds these to be well presented and supportive of a well-formulated theory of change for the programme. The scope and design of key activities have been reviewed and, where relevant, revised in consultation with ADB and countries, with a view to increasing the efficiency and value for money of the programme. Component 1 provides capacity-building, technical assistance and knowledge management to governments, central banks, national financial institutions and planning bodies to directly reduce financial barriers, in both the public and the private sector. Component 1 fills finance and investment planning gaps that are best addressed at the regional level through a range of capacity-building and financial advisory options available to governments, central banks, financial institutions, line ministries and other partners. These options are complemented by prior and ongoing initiatives in capacity-building, such as the ADB Pacific Resilient Infrastructure Facility, the GCF Readiness and Preparatory Support Programme in each country, and other initiatives aligned with the Pacific Island Countries Climate Finance Access and Mobilization Strategy.

14. While a range of advisory options is included in RPACA component 1, several elements are innovative. RPACA will work with the Pacific Catastrophe Risk Insurance Company to explore insurance solutions that can de-risk infrastructure investments. The programme will also engage national development banks and local financial institutions to develop and deploy MSME adaptation lending frameworks; develop investable pipelines of public and private sector adaptation projects; and provide contingent capital to national guarantee mechanisms to unlock commercial lending to MSMEs through local financial institutions. Through several of its subactivities RPACA will support capacity-building of public officials through training and certifications and provide scholarships for advanced studies in climate financing with the intention of retaining capacities and reversing 'brain drain' due to migration of skilled professionals. The efficacy of capacity-building will depend on the adoption and implementation of knowledge frameworks, and the provision of support by relevant stakeholders. Moreover, ADB has contributed USD 31 million in co-financing to this component, which extends the scope of capacity-building activities beyond GCF resources.

15. Component 2 represents the core infrastructure investment component of RPACA. This component leverages upstream climate-resilient investment design and project preparation with the implementation of large-scale infrastructure investment. The component ensures that climate risk is mainstreamed into Pacific Island countries' sectoral infrastructure investment planning, and that infrastructure systems – including coastal, flood, water, energy, transport, urban and social systems – are made resilient. The programme sets a sectoral ceiling to limit concentration of investment into any one sector. ADB has also committed to a 1:3 co-financing ratio at the programme level and at the component 2 level to bring in its grant and loan co-

financing to individual projects. Beyond individual investments, component 2 includes capacity-building to national executing entities on stronger operations and maintenance, sectoral and regulatory improvement efforts and gender mainstreaming. The feedback loops created by the project's lessons learned should therefore inform policies and revisions to the planning processes for future investment across the Pacific.

16. RPACA aims to mobilize GCF and ADB grant and concessional lending resources at a compelling scale that is otherwise challenging via project-specific approvals. RPACA also targets systemic constraints to the access and deployment of climate finance through stronger regional coordination, project preparation quality and mobilization of capital. The programme also takes the borrowing capacity and fiscal constraints of countries into consideration and mobilizes significant grant resources from within ADB, including via the Asian Development Fund, alongside grants from GCF.

17. RPACA is expected to catalyse over $1 billion of concessional and grant financing for adaptation action in highly vulnerable countries. Most countries in RPACA have reached debt ceilings for external borrowings, are unable to fund adaptation investment using domestic resources, or where bilateral aid or grant support is constrained. However, the programme makes a modest impact at a per-country level and should be viewed as a positive step forward in climate action rather than a package that will satisfy investment needs of any one country. RPACA invests in at most two projects per country, and investments are spread across different sectors. It is, however, important to recognize that RPACA will operate alongside a larger set of investment projects undertaken by ADB, GCF, national governments, bilateral donors, etc., and as such, the programme's value lies in establishing planning frameworks and building national capacities through technical assistance to the financial institutions and line ministries that are designing infrastructure, energy, water, sanitation, transport and health interventions. RPACA planned investments of over USD 900 million in an initial three-to-four-year window from ADB constitute a significant push of climate financing in the Pacific region.

18. ADB is a strong partner to countries for RPACA given its project pipeline and execution capabilities in the Pacific region. ADB also maintains the requisite relationships with the ministries of finance and treasury and line ministries that will be the executing entities. The ADB pipeline of subprojects has been vetted by national designated authorities and will mature during the first three years of RPACA. In addition, ADB has existing projects and programmes in the financial institutions sectors that will be scaled up and expanded through RPACA. The foundations laid by ADB through components 1 and 2 will be useful for SPC and SPREP in preparing and implementing activities under components 3 and 4.

19. ADB will determine the exact subprojects after GCF Board approval of RPACA and therefore the risks inherent in the implementation of each subproject will be appraised further during subproject due diligence. There is a possibility that individual subproject implementation arrangements may prove to be challenging. While ADB has indicated confidence in advancing indicative subprojects to approval by its Board in its three-year planning cycle, there is a risk that schedules may slip into 2028 and 2029. Moreover, there is a risk of slow implementation of approved projects with delayed drawdown of GCF and ADB funds by executing entities. The Program sets an expectation of 90% of GCF Proceeds being committed within four years of effectiveness of the GCF funded activity agreement (FAA).

20. ADB will need to manage issues relating to the complexity and sequencing of programme activities. Limited absorptive capacity in smaller countries and a natural skew towards sectors such as transport and water are evident in the RPACA pipeline. The RPACA implementation period is 10 years, which makes budgeting, expenditures and economic assumptions vulnerable to macroeconomic and demographic shifts. The breadth of countries, sectors and instruments increases coordination and execution risk, with uncertain country-specific prioritization in later years potentially diluting impact and stretching implementation capacity of the AE and key national executing entities. These factors also impact the drawdown

of ADB and GCF funding and create the possibility that committed funds may not be disbursed and utilized as planned. These factors are to some extent mitigated by programme parameters set by GCF and ADB, including clear investment guidelines, subproject eligibility criteria, early selection of subproject pipelines based on investment preparedness, subproject approval and disbursement thresholds and sectoral and country ceilings to ensure limited risk of concentration as the programme is implemented.

21. RPACA presents portfolio monitoring and safeguards risks aggregated through individual subprojects. Notably, the category A (high) environmental and social safeguards risk will need to be proactively managed by ADB, with heightened caution towards biodiversity sensitivity and potential environmental impacts linked to construction and other activities. The high safeguards risk pertains to a single dam subproject. These aspects of the Secretariat's assessment are outlined further below.

III. Assessment against investment criteria

3.1 Impact potential *Scale: High*

22. RPACA is designed to deliver adaptation benefits in Pacific SIDS by addressing interconnected risks such as sea level rise, coastal erosion, extreme weather events and water insecurity. It combines upstream investments in finance systems, institutional capacity and planning with downstream investments in infrastructure, ecosystems and essential services. The programme is expected to directly benefit approximately 851,334 people and indirectly benefit more than 2.87 million people, with focus on vulnerable communities, coastal areas and climate-sensitive sectors, including water, agriculture, fisheries and urban systems. For Marshall Islands, Palau, the Cook Islands, Niue, Naoero and Tuvalu, each subproject is to directly impact around 40 per cent of the population. For the larger Pacific SIDS with populations of up to one million, each subproject is to directly impact around 10 per cent of the population. The adaptation methodology is conservative and seeks to avoid double counting and overestimation of beneficiaries. In the smallest islands, the programme may indirectly cover 100 per cent of residents.

23. RPACA contributes across all four GCF adaptation results areas by strengthening the resilience of vulnerable communities, improving water and food security, enhancing climate-resilient infrastructure and protecting critical ecosystems and ecosystem services. While the programme is designed as an adaptation investment, it also delivers mitigation co-benefits through emissions avoidance, improved energy security, and enhanced efficiency across energy, transport and infrastructure systems. These benefits are generated primarily through increased deployment of renewable energy, reduced reliance on diesel generation, and more efficient infrastructure and service delivery systems. However, mitigation is not the primary driver of the programme. In addition to its adaptation impact and mitigation co-benefits, the programme generates economic, ecological and social co-benefits. These include reduced climate-related loss and damage, improved connectivity and service reliability, strengthened livelihoods and human well-being, enhanced resilience of vulnerable populations, and protection and restoration of coastal, marine and urban ecosystems through ecosystem-based adaptation and nature-based solutions.

24. RPACA co-benefits are quantified through the programme feasibility study and related annexes. While the subproject pipeline remains indicative, ADB has applied adaptation and co-benefit assessment methodologies that are robust and consistent with GCF minimum requirements.

3.2 Paradigm shift potential *Scale: High*

25. RPACA seeks to deliver a paradigm shift in climate adaptation in the Pacific via a coordinated approach to unlocking finance and investment. The programme promotes proactive, system-wide adaptation planning that integrates climate risk assessments, financing, governance and implementation across multiple sectors. It also aims to shift adaptation ownership from externally driven projects and programmes to nationally led and institutionally embedded processes, while strengthening finance systems and mobilizing diverse sources of funding.

26. The programme is designed for long-term scalability by combining enabling environment support with a pipeline of climate-resilient investments. RPACA creates a platform for generating and scaling adaptation investments across sectors and countries, supported by regional coordination, knowledge-sharing, institutional strengthening and innovative financing.

27. RPACA also aims to address the differentiated needs and capacities of the 14 participating countries, and considers their demographic pressures, economic drivers, fiscal space for adaptation and absorptive capacities. Specific activities have been designed to outlast the programme's 10-year implementation period, particularly on building national capacities, knowledge frameworks, and investment tools and modalities. RPACA seeks to deliver impact through prioritized projects in each country at a significant push of over USD 1 billion in investment capital. Through these investments, it will also embed feedback loops from project implementation into planning frameworks, operations and maintenance arrangements at the executing entity level, and improve and refine enabling conditions for future adaptation investment.

3.3 Sustainable development potential *Scale: Medium to high*

28. RPACA is closely aligned with Pacific regional development priorities, including the 2050 Strategy for the Blue Pacific Continent, the Framework for Resilient Development in the Pacific, and key Sustainable Development Goals. Through improved access to finance and investments in climate-resilient infrastructure, the programme supports resilient infrastructure, water security, ecosystem protection and sustainable economic development. By strengthening national systems, public financial management (PFM) and climate finance access, the programme aims to enhance resilience, safeguard essential services and support sustainable livelihoods across the Pacific region.

29. RPACA is expected to generate economic, ecological, social and mitigation co-benefits. Economic benefits include reduced climate-related loss and damage, lower infrastructure repair and maintenance costs, improved transport and trade connectivity, enhanced energy security and increased reliability of critical services and economic corridors. Ecological benefits include strengthened resilience of coastal, marine and urban ecosystems, reduced ecosystem degradation, restoration of mangroves and coastal habitats, improved biodiversity outcomes and support for ecosystem-based adaptation and nature-based solutions. Social benefits include improved access to safe and reliable infrastructure and services, reduced health risks, strengthened livelihoods, resilience among vulnerable populations, and enhanced institutional and community capacity for climate-resilient development.

3.4 Needs of the recipient *Scale: Medium to high*

30. The 14 countries served by RPACA face climate vulnerability, with infrastructure and communities in coastal zones. Fifty-seven per cent of built infrastructure in the Pacific region is within 500 metres of the coast, with exposure exceeding 95 per cent in atoll nations. Climate change impacts the cost of infrastructure design, public service delivery and long-term use and maintenance of infrastructure assets. Hazardous events during 2020–2024 resulted in

approximately USD 4.3 billion in losses and affected approximately 1.7 million people, with cyclones accounting for around 55 per cent of the recorded impacts. Up to 30 per cent of the total gross domestic product (GDP) of Pacific countries is at risk from extreme weather events, with smaller atoll islands severely at risk.

31. These risks disproportionately affect vulnerable groups and remote island communities, while threatening infrastructure, livelihoods, ecosystems and long-term development prospects. Although most Pacific countries have developed climate policies and adaptation plans, implementation remains constrained by limited fiscal resources, institutional capacity and access to adaptation finance. RPACA treats climate resilience as a development challenge, combining infrastructure investments with institutional strengthening, climate finance access and improved planning systems to address both immediate vulnerabilities and underlying structural barriers.

32. The programme responds to adaptation financing and capacity gaps across the region. Climate finance remains insufficient relative to needs, adaptation investments are often fragmented and governments face limited domestic financing options due to small economies, high debt levels and shallow capital markets. At the same time, many countries struggle to translate climate policies into practice because of weak institutional systems, lack of technical expertise and limited operational tools. RPACA aims to bridge this policy-to-implementation gap by strengthening public institutions, embedding climate resilience into planning and investment processes, enhancing implementation capacity and promoting regional cooperation to share expertise and reduce transaction costs.

33. RPACA seeks to deploy a USD 1 billion investment package suited to sovereign borrowing capacities, fiscal constraints, and debt distress and project needs. Six out of 14 countries are rated as being in high debt distress. Per International Monetary Fund reviews, countries are recommended to preserve fiscal buffers and avail grant or highly concessional capital for adaptation. While supporting adaptation action is a clearly stated goal of RPACA, the ADB intends to provide USD 467.2 million in loans for sub-projects to countries with already constrained capacity to borrow. For most participating countries, ADB provides highly concessional loans at ADB's SIDS terms (10-year grace and 40-year tenor), however in the case of Group B countries and, in particular, Papua New Guinea - the largest country exposure and loan exposure in RPACA - ADB shall offer $220 million in sovereign loans at its Ordinary Capital Resources terms (8-year grace, 10-year tenor, and SOFR+0.5% pricing) even though more concessional financing is available, including from GCF, with substantially higher grant-equivalence. As such, there is potential that the project may undermine its own concessionality logic and increase the debt servicing burden of certain countries. The economic justification of loans and grants is not clear as the sub-projects are indicative and not yet fully appraised or structured by ADB. The Secretariat believes ADB will need to carefully re-assess the appropriate blend of ADB loans and ADB and GCF grants at the time of structuring and approval of each sub-project, based on the economic and financial appraisal of each sub-project. There is also a question of whether ADB grants offered to countries will be available at the time of sub-project approval due to demand on ADF grant resources and uncertainty on the replenishment of ADF and its continued capitalization at the required scale.

34. The Secretariat has assessed RPACA's potential to meet the needs of recipient countries as medium to high. However, in order for ADB to respond to the needs of the countries, and adhere to logic of RPACA being a programmatic approach providing concessional funding for adaptation action at scale, ADB will have to reassess the fiscal constraints of each country and design sub-projects to deliver an optimal mix of grant and loans that remains true to the intent of the program.

3.5 Country ownership *Scale: High*

35. RPACA demonstrates country ownership and alignment with national priorities across all 14 participating countries. The programme was co-developed with governments through a dedicated RPACA working group, and is aligned with national adaptation plans, climate resilience strategies, GCF country programmes and adaptation objectives under nationally determined contributions. It targets priority sectors, including water security, coastal resilience, agriculture, infrastructure, energy, health, ecosystems and social protection. A common challenge identified across countries is limited access to climate finance; this directly informs component 1 of RPACA, which focuses on climate finance access, project preparation, public financial management (PFM) and private sector engagement.

36. The programme is closely aligned with regional Pacific frameworks and initiatives, as well as with initiatives led by regional partners. RPACA is designed to complement existing climate resilience programmes while strengthening coordination and reducing duplication. Extensive regional and national consultations involving governments, development partners, regional organizations, finance institutions and civil society helped to shape the programme and establish institutional ownership, implementation partnerships and regional collaboration mechanisms.

37. The programme will be implemented by ADB over a 10-year period. During this time, the activities of RPACA may be subject to political risk, macroeconomic changes in the region, demographic shifts – particularly migration – and other factors that may be beyond the control of the AE or executing entities. Anticipatory measures have been taken to ensure country and regional oversight and stewardship to mitigate the impact on the programme as a result of unforeseen changes.

3.6 Efficiency and effectiveness *Scale: Medium*

38. The programme requests USD 250 million in GCF grant financing within a total programme cost of USD 1.1 billion, to be implemented over a 10-year period across 14 Pacific Island countries. ADB and other financing sources will provide USD 809.3 million in co-financing, representing a leverage ratio of 1:3.2 relative to the GCF contribution, which is significant for a grant-financed adaptation programme operating in highly vulnerable, debt-constrained SIDS. The programme is expected to benefit 3.7 million people, comprising both direct and indirect beneficiaries, while strengthening the resilience of critical infrastructure, ecosystems, economies and essential services across the Pacific.

39. In addition to its adaptation outcomes, RPACA is expected to generate economic, social, ecological and mitigation co-benefits. These include reduced climate-related loss and damage, improved transport and service connectivity, enhanced energy and water security, strengthened livelihoods and institutional capacity and improved resilience of coastal, marine and urban ecosystems through ecosystem-based adaptation and nature-based solutions. While mitigation is not a primary objective, RPACA is expected to avoid 104,850 tCO_2e per year, or 3.1 million tCO_2e over its lifetime. Around three quarters come from water supply and wastewater investments in Papua New Guinea and Solomon Islands, complemented by renewable energy, reduced diesel use and improved infrastructure efficiency, supporting low-emission development across the Pacific.

40. The economic analysis applies an avoided-loss framework, with country-level average annual losses from natural hazards, adjusted for existing adaptation, allocated to sub-projects, and evaluated at a 6 per cent social discount rate over 30 years (2027–2056). The central case reports an economic net present value (ENPV) of USD 148.9 million, a benefit–cost ratio of 1.2 and an economic internal rate of return of 8.5%.

41. The economic case depends on non-climate co-benefits (health, education, water access and transport user savings) materializing as assumed: they account for USD 1,243 million of

benefits – around 1.4 times the USD 881 million of avoided climate loss and some 54 per cent of total benefits; without them the programme ENPV is USD -338 million. The AE has provided derivations for the six sub-project streams that were largest at review (which represent 62 per cent of the co-benefit value) scaling benefits from comparable projects to the cost or served population of each RPACA sub-project. A small number of methodological limitations remain, none material to the overall economic case. Results vary widely across countries. Given the limited buffer at programme level, ADB will need to ensure that each sub-project's ENPV is positive under central and downside scenarios before it is approved.

42. The sensitivity analysis covers 15 scenarios across hazard intensity, effectiveness, asset significance, cost, discount rate and carbon price. The high discount rate scenario (9 per cent) falls just below break-even (BCR 0.96), while the low effectiveness and cost overrun scenarios remain only marginally positive (ENPV of USD 4 million and USD 21 million). The scenarios do not vary the co-benefit assumptions.

43. The financial analysis shows that the portfolio cannot support market-based debt: under commercial financing terms, debt service ratios remain below 1.0 for every sub-project and average debt service would reach 8.9 per cent of GDP for Tuvalu. With the proposed grant-dominated structure, financial positions are sustainable across all participating countries. GCF financing is provided entirely as grant, with ADB co-financing following its own lending classification.

44. Two limitations are noted: the pipeline is indicative, so results are programmatic estimates derived from a top-down loss-allocation method rather than bottom-up project appraisals, with each sub-project subject to full ADB due diligence at approval; and the enabling component (component 1, USD 65.5 million) is captured only through a transaction-cost proxy, so the causal link between enabling costs and returns is largely qualitative.

IV. Assessment of consistency with GCF safeguards and policies

4.1 Environmental and social safeguards

45. **Programme background**. RPACA is a regional programme supporting climate-resilient development across SIDS in the Pacific that aims to improve access to climate finance through public financial management, institutional capacity, adaptation investment pipelines and innovative financing mechanisms, and to support climate-resilient infrastructure and coastal protection, including transport, water, energy, flood-management and coastal-resilience investments. Environmental and social (E&S) co-benefits include strengthened resilience of vulnerable communities and public services, improved institutional capacity, nature-based coastal protection, gender-responsive planning and more inclusive access to climate finance.

46. **Environmental and social risk category and safeguard instruments**. The programme is assigned an overall high risk classification by the AE based on the activity with the highest anticipated E&S risk, including potential major civil works and the proposed Alaoa Multipurpose Dam project in Samoa. The Secretariat confirms the E&S risk category and that it is consistent with the accreditation level of the AE. The AE has adopted a framework approach since individual country investments and detailed locations have yet to be finalized during implementation. A programme-level Environmental and Social Management Framework (ESMF) is prepared and, depending on subproject risk and relevance, safeguards instruments that will be prepared could include environmental and social impact assessments, environmental and social management plans, environmental and social commitment/action plans (ESCPs/ESAPs), subproject-level stakeholder engagement plans and grievance redress mechanisms (GRMs). Participating financial intermediaries will be required to establish or maintain environmental and social management systems acceptable to the AE.

47. **Compliance with GCF's environmental and social safeguards (ESS) standards**. The following paragraphs summarize the Secretariat's assessment of the programme's consistency with applicable safeguards requirements.

48. **ESS 1 Assessment and management of environmental and social risks and impacts**. While component 1 activities are largely technical assistance and institutional capacity-building with low direct E&S risks, downstream infrastructure investments may generate material E&S impacts requiring site-specific assessment and management. Key environmental risks include potential biodiversity loss and habitat disturbance, particularly in sensitive coastal and terrestrial ecosystems; impacts associated with dam construction and water resource developments; and pollution, waste generation, sedimentation and resource use during construction in water, energy and coastal infrastructure works. Key social risks relate to land acquisition, land-use restrictions, involuntary resettlement, livelihood impacts and labour and occupational health and safety issues and community health and safety impacts. These risks will be managed through early screening, preparation of environmental and social impact assessments and environmental and social management plans, implementation of ESCP/ESAP commitments, disclosure, monitoring, capacity development and implementation of corrective actions, as needed. The ESMF establishes procedures for screening subprojects against the ADB Prohibited Investment Activities List, assigning E&S risk category, assessing and conducting proportionate due diligence, and applying management measures in accordance with the mitigation hierarchy.

49. **ESS 2 Labour and working conditions**. The programme may engage direct and contracted workers in its underlying investments. Potential risks include occupational health and safety issues, including accidents and injuries and unsafe working conditions during construction and operation stages. As needed, the subprojects will prepare labour management plans or procedures and occupational health and safety plans, train workers, develop contractual requirements with contractors and subcontractors, and require the establishment of worker GRMs.

50. **ESS 3 Resource efficiency and pollution prevention**. Infrastructure, coastal protection and energy investments may generate dust, noise, construction and operational waste and hazardous materials may have to be handled. These may also result in sedimentation and water pollution and may result in increased demand for water, energy and construction materials. Waste management and renewable energy investments may also create end-of-life or hazardous-waste disposal concerns. Subproject-specific E&S assessments and management planning will include resource-efficiency measures, pollution prevention, lawful sourcing of aggregates and other construction materials, waste and hazardous-material management, erosion and sediment controls, restoration measures and monitoring of environmental performance consistent with applicable environmental, health and safety guidelines and good international practice.

51. **ESS 4 Community health, safety and security**. Potential community risks include construction hazards, traffic-related incidents, potential public exposure to hazardous materials and communicable diseases, infrastructure failure, conflicts from labour-community interactions and security arrangements. Dam-related investments may create significant downstream safety and water availability risks. The ESMF provides for community health and safety assessment, emergency action planning, hazard communication and evacuation procedures, climate-resilient design, independent dam safety review by qualified experts and strict implementation of contractor codes of conduct.

52. **ESS 5 Land acquisition and involuntary resettlement**. Infrastructure and coastal interventions may require land acquisition, restrictions on customary land or coastal resource use, temporary access disruption, and physical and/or economic displacement. Where relevant, subprojects will prepare land acquisition and resettlement plans and/or livelihood restoration plans that will include census and socioeconomic surveys, compensation at required standards,

and provide for livelihood restoration activities. Accessible GRMs will be afforded to affected people and monitoring of agreed plans and actions will be implemented. The framework provides that agreed measures must be completed before displacement or restrictions on access occur.

53. **ESS 6 Biodiversity conservation and sustainable management of living natural resources**. The programme's potential impacts include vegetation clearing, habitat fragmentation, disturbance of coastal and marine ecosystems, and impacts on protected or sensitive habitats, as well as on ecosystem services and livelihoods dependent on natural resources. Dams and coastal works may alter hydrology, sediment regimes and aquatic or terrestrial ecology. Early screening, conduct of alternatives analysis, avoidance of critical and sensitive habitats, preparing biodiversity action plans and long-term monitoring, including restoration activities, will be required.

54. **GCF Indigenous Peoples Policy & ESS 7 (Indigenous Peoples)**. Indigenous Peoples are present in the programme area, and the programme is risk-categorized as A. On the basis of the documentation reviewed, including the revised Annex 6 and Annex 7 of 1 October 2026, the funding proposal meets the requirements of the GCF Indigenous Peoples Policy. Indigenous Peoples planning is addressed through a dedicated section of the Environmental and Social Management Framework (Annex 6), which applies the Policy and ADB ESS7 on a country-specific and sub-project-specific basis, invokes the paragraph 43 exemption where screening confirms that Indigenous Peoples are the sole or overwhelming majority of direct beneficiaries, and requires site-specific Indigenous Peoples Plans where adverse, disproportionate or differentiated impacts are identified or sub-projects have mixed beneficiaries. The ESMF includes a programme-level FPIC process requiring consent to be sought, documented and completed before sub-project approval, with no activity proceeding where consent is withheld or withdrawn, and with documentation requirements consistent with the Policy. It further commits to assessing whether consultation through NDAs and national institutions engages the legitimate representatives of affected Indigenous Peoples, with supplementary engagement of customary governance bodies where needed, and to disaggregation of consultation and monitoring data. An extensive design-stage consultation programme (April 2024 to April 2026) was undertaken and is documented in the Stakeholder Engagement Plan (Annex 7), and demonstrably shaped programme design. The programme is expected to deliver direct benefits to Indigenous Peoples, who constitute the majority of intended beneficiaries across the Pacific SIDS, with their participation embedded through screening, consultation and sub-project-level planning. The programme also provides scope to recognise and draw on Indigenous knowledge systems through culturally appropriate engagement, protection of customary rights and traditional resource use, and integration of local knowledge into design and implementation. In line with their roles and functions, the Indigenous Peoples Advisory Group is available to provide advice to the accredited entity and executing entities. In line with the GCF Indigenous Peoples Policy, the GCF Indigenous Peoples focal point will be available for assistance at any stage, including before a claim has been made.

55. **ESS 8 Cultural heritage**. Civil works and land-use changes may affect archaeological resources, sacred or customary sites, cultural landscapes, traditional practices and intangible heritage. Screening and assessment will identify cultural heritage concerns and incorporate avoidance and management measures. Consultation with traditional authorities, development of cultural heritage management plans, where relevant, and development of chance-find procedures will be included in subproject instruments and contracts to protect previously unidentified cultural resources, should they be encountered during the construction and operation stages.

56. **Sexual exploitation, abuse and harassment (SEAH)**. The context of SEAH in the 14 beneficiary countries is briefly outlined in each country's gender profile in the gender assessment. Some of the recurring contextual risk factors among the beneficiary countries are

limited referral pathways that are concentrated in large urban centres, high levels of intimate partner violence in some countries, and cultural stigma which deters reporting. Activities identified in the ESMF that can heighten SEAH risks are civil works and coastal infrastructure due to the possibility of labour influxes, remote island locations and interactions with community members. The AE has a zero tolerance approach to SEAH. The approach for addressing SEAH at the subproject level is outlined in the ESMF. The programme's subprojects will be screened for SEAH risks together with other E&S risks. Detailed assessments will follow in cases where the risks are evaluated as high. These assessments will include a SEAH action plan with measures to prevent and mitigate risks with required capacity and other resources allocated for their implementation at the subproject level. Measures outlined in the gender action plan include requiring contractor compliance with SEAH for safe worksites and non-discriminatory labour practices. In addition, the bidding documents will include specific requirements for the prevention and management of SEAH-related incidents. These will include a code of conduct for workers, mandatory SEAH awareness and training requirements, and incident reporting and response procedures. The AE requires that a separate mechanism be developed to receive and respond to all SEAH incident-related concerns and must follow a survival-centred approach at the project level. All measures to mitigate and manage identified risks and impacts will be monitored and continuously improved as needed, and progress and performance will be reported to GCF and other stakeholders throughout the implementation period.

57. Subprojects will be required to have their own GRM for easier accessibility and timely resolution of complaints. A GRM will also be established for the programme, with a view to ensuring that it is inclusive, survivor-centred and gender-responsive. It will be able to address complaints raised on SEAH. Specific procedures for addressing SEAH by the GRM will incorporate confidential reporting and safe and ethical documentation of cases. Additionally, SEAH-related incidents are applicable for consideration by the AE's accountability mechanism. The programme also integrates SEAH risk mitigation by embedding SEAH safeguards in the design of shelters and evacuation centres.

58. **Stakeholder Engagement and Information Disclosure**. The programme SEP documents extensive regional and national engagement and requires subproject-level SEPs. Under the programme SEP, regional and national consultations have been undertaken with governments, regional organizations, civil society, private sector actors, women, youth, persons with disabilities and other stakeholders. During implementation, each subproject will prepare a subproject-level SEP, disclose relevant information in accessible forms, languages and locations, and undertake meaningful, culturally and gender appropriate consultation throughout the subproject cycle. Continued engagement will be adequately resourced and monitored throughout programme implementation.

59. **Implementation arrangements**. ADB is expected to provide overall safeguards due diligence, oversight and supervision. Before approval of individual investments, ADB is expected to assess the E&S capacity and commitment of borrowers, executing and implementing agencies and participating financial intermediaries. Capacity gaps are expected to be addressed through adequate staffing and training, developing appropriate procedures and protocols, and providing technical assistance and time-bound measures that will be reflected in the ESCPs or ESAPs and in the financing agreements or equivalent legal instruments. Participating entities are expected to implement approved safeguards measures and report performance, incidents, grievances and corrective actions. ADB is expected to monitor implementation through reporting, portfolio review, site visits and sample-based review of underlying financial-intermediary activities, as appropriate.

60. **Grievance redress mechanism**. The programme establishes grievance arrangements at the institutional, programme and subproject level. A dedicated GRM will be established under the programme in accordance with the requirements of the ADB Environmental and Social

Framework to receive, record and resolve concerns or grievances related to RPACA activities. Subproject-level mechanisms will provide procedures for the receipt, registration, assessment, response, tracking and closure of complaints, protect complainants against retaliation and provide access to both ADB and GCF accountability mechanisms. Worker GRMs will also be established at the subproject level. Participating financial intermediaries and their borrowers will maintain accessible GRMs proportionate to the risks of supported activities.

4.2 Gender policy

61. The AE provided a gender assessment and action plan with the funding proposal and complies with the requirements of the GCF Updated Gender Policy. The gender profiles of Pacific Island countries that will benefit from the programme are appended in the gender assessment. Trends in gender dynamics among the Pacific Island countries are identified and discussed in the assessment. At a national level countries have policies on gender equality, disability inclusion and youth engagement; however, their implementation is uneven due to limited capacity and weak coordination. There is also insufficient evaluation of the resources allocated for policy implementation. Most beneficiary countries lack systematic collection of disaggregated data to inform climate planning, budgeting and monitoring, thereby reducing the visibility of unequal impacts and constraining evidence-based targeting across different groups. Women are underrepresented in governance structures, including those related to disaster management, which limits the integration of gender-specific priorities into disaster preparedness and adaptation planning. Climate change disproportionately affects women's livelihoods because they tend to concentrate in informal and subsistence sectors such as agriculture and fisheries which are highly exposed to climate shocks. Climate hazards are increasing income insecurity for women; moreover, they have limited access to productive resources such as finance, which constraints recovery from shocks. The assessment also recognizes the intersectionality of gender issues and identifies the following as groups facing elevated vulnerabilities and compounded climate risks: youth, people with disabilities, the elderly, poor and female-headed households, and communities in remote or under-serviced areas. Evacuation procedures and emergency shelters used during disasters are not consistently inclusive and accessible to vulnerable groups, especially for the elderly and people with disabilities. Additionally, evacuation shelters lack privacy and security, placing women and children at risk of abuse.

62. The gender action plan seeks to address issues raised in the gender assessment by promoting the leadership and representation of underrepresented groups in national climate finance committees and infrastructure and coastal planning committees. The programme will apply gender-responsive tagging and inclusive fiscal risk analytics in pipeline prioritization and budget decisions aligned with national climate, disaster risk management and gender policies. Furthermore, gender will be mainstreamed into subprojects using the AE guidelines with gender analyses and action plans prepared through inclusive consultations. Other measures include applying inclusive screening and intersectional risk and opportunity assessments at the subproject level. The programme will offer tailored technical assistance for women entrepreneurs and target women-owned MSMEs to access loans, including new credit products. In addition, the programme will document measurable outcomes for women from its investments. The project will also address barriers to accessing land resources and tenure faced by women and vulnerable groups. Universal design standards will be applied to infrastructure financed by the programme for groups such as people with disabilities, as well as assisting countries to adopt national emergency accessibility standards.

4.3 Risks

4.3.1. Overall programme assessment (medium risk)

63. The GCF is requested to provide USD 250 million in grant financing to the RPACA, a 10-year multi-country adaptation programme covering 14 Pacific Island countries. Total co-financing is expected to be USD 809.3 million in the form of loans and grants. The request for full grant financing reflects the high levels of debt distress and limited borrowing capacity in certain participating countries. However, a uniform 100% grant across all 14 countries is not supported by a country-level minimum concessionality analysis.

4.3.2. Accredited entity/executing entity capability to execute the current programme (medium risk)

64. ADB is the AE for this programme and has significant experience implementing climate finance programmes in the Pacific.

65. National ministries, utilities and sector agencies across host countries are expected to be executing entities (EEs). The EEs have not yet been fully identified and their mandate and implementation capacity are expected to vary across the countries and institutions. ADB is responsible for assessing their technical, financial and operational capacity prior to the engagement and will provide implementation support during the subproject preparation and execution.

66. The funding proposal identifies indicative line ministries, ministries of finance, national designated authorities and other entities likely to be engaged in component 2 subprojects in each country. The proposed EEs demonstrate comparative advantage primarily through their institutional mandates and sectoral alignment, with the supporting annex identifying specialized agencies responsible for infrastructure, climate change, water, transport, disaster risk management and related public functions. While the subproject arrangements suggest strong government ownership and sector relevance, there are questions regarding delivery readiness, fiduciary oversight, safeguards capacity and implementation complexity, particularly given the indicative nature of the pipeline

4.3.3. Programme-specific execution risks (medium risk)

67. Pipeline development risk: the achievement of the programme's impact depends on the successful identification, preparation and implementation of a sufficient number of eligible subprojects in host countries. There is a risk that the pipeline may not achieve the required scale, quality or implementation timeline which will lead to the reduced climate impact. Mitigation measures include the application of eligibility criteria, climate risk screening processes, technical assistance support and disbursement conditions. GCF will monitor pipeline maturation and approval milestones during the implementation.

68. Fund utilisation risk: GCF has approved a total of USD1.7 billion across 16 projects with ADB, representing 8.3 percent of the GCF portfolio in terms of AE concentration. While this is within the 10 per cent threshold set under the GCF risk framework, the approval of an additional USD 250 million would further raise GCF's exposure to ADB. GCF has a disbursement rate of 24.7 per cent for ADB and a disbursement rate against scheduled disbursements of 43.4 per cent. The programme seeks to therefore incorporate minimum commitment and disbursement thresholds to ensure that the risk of underutilized or undisbursed GCF funding is mitigated. Under the Term Sheet, ADB is required to have committed and disbursed at least 20 percent and 45 percent of the GCF Proceeds for sub-project implementation within four and six years of the Effective Date, respectively. If any of threshold is not met, GCF may reduce its proceeds in consultation with ADB. This gives GCF the option to cancel funds that remain unutilized.

69. Reallocation and concentration risk: The reallocation provisions permit material movement of capital between countries and investment components based on the discretion of the AE subject to caveats agreed in the programme Term Sheet on country and sector ceilings, and commitment and disbursements. This could result in concentration risk that could reduce the allocation to certain target markets. To mitigate this, the Term Sheet includes a ceiling of 33 per cent for investment of GCF Proceeds into any one sector and a ceiling of 15 per cent for investment into any one country.

70. Credit guarantee mechanism and risk transfer: the activity 1.2.1.2 envisages the use of the GCF grant as contingent capital for adaptation guarantee windows in five national guarantee mechanisms, capped at USD 2 million per country. The term sheet sets out the core principles: funds are held in ring-fenced reserves by a fiscal agent, drawn only on realised losses and remaining balances to be returned to GCF at programme completion. More specific terms and conditions reflecting country parameters will be determined during the implementation. Using grant resources as guarantee reserve capital is considered on an exceptional basis, given the nascent state of MSME adaptation lending in the participating markets, and should not be taken as a precedent. Because the capital is held in reserve rather than directly deployed, the efficiency of this use of GCF grant resources will depend on timely take-up by participating financial institutions and on achieving the targeted leverage.

71. Implementation and delivery risk: as a multi-country programme, RPACA relies on national executing entities with varying capacity to implement complex infrastructure investments. This creates risks of procurement, reporting and implementation delays, which could reduce the efficient deployment of GCF resources. To mitigate this risk, the AE is expected to conduct robust capacity assessments, provide technical support and apply adaptive management and monitoring of executing entities. The term sheet includes minimum commitment thresholds for specified milestone years to allow adjustments to GCF proceeds where needed.

4.3.4. Compliance risk (medium risk)

72. The programme will channel GCF resources through ADB trust fund arrangements to multiple sovereign subprojects across participating countries, with allocation decisions involving the programme management unit, technical working group, executing entities, implementation partners and national governments. While this multi-tier implementation model supports regional coordination and country ownership, it also necessitates continued risk-based oversight to manage integrity risks associated with financial management, procurement, implementation and the downstream use of project resources across multiple delivery partners.

73. These risks are substantially mitigated through the ADB established fiduciary, integrity and financial management framework. ADB applies risk-based integrity due diligence, financial management and procurement capacity assessments, governance reviews, sanctions screening where appropriate, and anti-money-laundering and countering the financing of terrorism controls throughout the project cycle. Implementation is further supported by competitive procurement procedures, independent external audits, implementation support missions, confidential reporting and whistle-blower mechanisms administered by the ADB Office of Anticorruption and Integrity and ongoing capacity-building for executing and implementing agencies.

74. Residual compliance risks remain commensurate with the programme's regional scope, multiple sovereign implementing arrangements, and the evolving pipeline of subprojects to be financed over time. However, these risks are balanced by the ADB’s mature institutional governance framework, established fiduciary standards and ongoing implementation oversight, which provide reasonable assurance that integrity, anti-money-laundering and countering the

financing of terrorism, sanctions, fraud and other prohibited practices risks can be effectively identified, managed and escalated where necessary. On balance, the overall compliance risk is assessed as medium.

4.3.5. GCF portfolio concentration risk (within the monitoring thresholds)

75. In the event of approval, the impact of this proposal on GCF portfolio concentration is expected to remain within the monitoring thresholds established under the GCF Risk Appetite Statement. Recommendation:

76. It is recommended that the Board consider the above factors in its decision.

Summary risk assessment	
Overall programme	Medium
Accredited entity/executing entity capability	Medium
Programme-specific execution	Medium
Compliance	Medium
GCF portfolio concentration	Within the monitoring thresholds

4.4 Fiduciary

77. Fiduciary risks are assessed as medium, with reasonable risk controls and mitigants in place through the routine technical assistance and lending operations of ADB. The fiduciary risks arising out of individual subprojects investments will be subject to appraisal by ADB prior to approval by its Board and commitment of funds. GCF expects fiduciary risks to be managed in accordance with ADB policies and in compliance with requirements of the ADB accreditation master agreement (AMA) with GCF.

4.5 Results monitoring and reporting

78. The Secretariat considers that components 1 and 2 of RPACA are broadly aligned with current GCF expectations for adaptation programming and the requirements of the Integrated Results Management Framework. The programme combines enabling environment reforms with climate-resilient infrastructure investments, addressing both systemic barriers and practical resilience needs across Pacific Island countries.

79. Component 1 is expected to strengthen climate-responsive public financial management (PFM), climate-informed investment planning, adaptation finance mechanisms and regional coordination, while component 2 supports climate risk-informed infrastructure planning, resilient infrastructure investments, improved technical standards and enhanced operation and maintenance systems. Together, these interventions provide a credible pathway towards strengthened adaptive capacity and reduced climate vulnerability.

80. The Secretariat considers that the theory of change, results framework, monitoring and evaluation plan, beneficiary methodology and greenhouse gas (GHG) accounting approach provide a sound basis for measuring programme results. The programme demonstrates a clear results pathway from enabling environment interventions to resilience outcomes, while the estimated GHG emission reductions represent an additional mitigation co-benefit. The Secretariat considers the overall GHG estimation approach to be reasonable, while noting that assumptions, methodologies and monitoring arrangements should be further refined during implementation to ensure robust and transparent reporting.

81. To strengthen implementation, the Secretariat recommends continued attention to (i) refining beneficiary estimates and GHG calculations through subproject-level data and verification processes; (ii) generating evidence on adaptation outcomes and transformational change; and (iii) embedding adaptive management and cross-country learning throughout implementation.

82. Overall, the Secretariat considers that components 1 and 2 present a coherent intervention with credible potential to deliver sustained, scalable and transformational resilience outcomes across the Pacific region, while generating measurable mitigation co-benefits.

4.6 Legal assessment

83. The legal arrangements for the project will be based on the amended and restated accreditation master agreement between GCF and the Accredited Entity which has been signed and is effective (the "AMA"). Consequently, they will consist of a project-specific funded activity agreement which incorporates the AMA.

84. The Accredited Entity has not provided a legal opinion/certificate confirming that it has obtained all internal approvals and it has the capacity and authority to implement the project.

85. The proposed project will be implemented in 14 countries, namely Cook Islands, Federated States of Micronesia, Fiji, Kiribati, Republic of Marshall Islands, Naoero, Niue, Palau, Papua New Guinea, Samoa, Solomon Islands, Tonga, Tuvalu and Vanuatu (together, the "Host Countries"). GCF has been granted privileges and immunities in Cook Islands, Federated States of Micronesia, Kiribati, Niue, Papua New Guinea, Samoa, Tonga and Vanuatu.

86. GCF is not provided with privileges and immunities in Fiji, Republic of Marshall Islands, Naoero, Palau, Solomon Islands and Tuvalu. This means that, amongst other things, GCF is not protected against litigation or expropriation in these Host Countries, which risks need to be further assessed. Moreover, the ability of GCF to undertake redress activities and/or investigations in these Host Countries may be hindered due to the absence of privileges and immunities for relevant GCF personnel.

87. Therefore, it is recommended that the Board considers whether disbursements of GCF proceeds should only be made after GCF has obtained satisfactory protection against litigation and expropriation in these Host Countries, or has been provided with appropriate privileges and immunities for GCF and its personnel.

88. GCF holds industrial property protection for its combined logo (sphere with the words "Green Climate Fund") in Fiji and Papua New Guinea.

89. GCF does not hold industrial property protection for its combined logo (sphere with the words "Green Climate Fund") in the other Host Countries. This means that, while industrial property protection is pending, (i) GCF's combined logo could be used by other entities or individuals (including those seeking to impersonate GCF) and (ii) there could be legal claims by entities or individuals asserting their protected trademark, opposing GCF using its combined logo in the country. In both cases, this may lead to reputational risk.

90. To address the matters raised in this section and facilitate prompt implementation of the project, it is recommended that any approval by the Board is made subject to the following conditions:

(a) Submission by the Accredited Entity to GCF of a certificate or legal opinion, in form and substance satisfactory to the GCF Secretariat, within 120 days after Board approval (or as otherwise provided for in clause 4.21 of the AMA), confirming that the Accredited

Entity has obtained all final internal approvals needed by it and has the capacity and authority to implement the proposed project;

(b) Signature of the funded activity agreement in a form and substance satisfactory to the GCF Secretariat within 180 days from the date of Board approval, or the date the Accredited Entity has provided a certificate or legal opinion confirming that it has obtained all final internal approvals, whichever is later; and

(c) Completion of the legal due diligence to the satisfaction of the GCF Secretariat prior to the signature of the funded activity agreement.

Independent Technical Advisory Panel's assessment of FP318

Proposal name:	Regional Programmatic Approach on Climate Action (RPACA)
Accredited entity:	Asian Development Bank (ADB)
Country/(ies):	Cook Islands, Fiji, Kiribati, Marshall Islands, Micronesia (Federated States of), Naoero, Niue, Palau, Papua New Guinea, Samoa, Solomon Islands, Tonga, Tuvalu, Vanuatu
Project/programme size:	Large

I. Assessment of the independent Technical Advisory Panel

1.1 Overview

1. The Regional Programmatic Approach on Climate Action (RPACA or "the programme") is a proposed regional, multi-country adaptation programme covering 14 Pacific Island countries: Cook Islands, Federated States of Micronesia, Fiji, Kiribati, Republic of the Marshall Islands, Naoero (Nauru), Niue, Palau, Papua New Guinea, Samoa, Solomon Islands, Tonga, Tuvalu and Vanuatu. The Asian Development Bank (ADB), as accredited entity (AE), is requesting a GCF grant of USD 250 million against total programme financing of USD 1,089.3 million. RPACA comprises two components: Component 1 strengthens Pacific Island countries' access to and mobilization of climate finance, including public financial management, climate budgeting, project preparation and pipeline development, and enabling environments for private sector engagement; Component 2 finances a pipeline of climate-resilient infrastructure, coastal protection and related investments. The funding proposal includes an indicative 22 sub-projects across the participating countries, informed by upstream, system-wide climate and disaster risk assessments.

2. The programme is deliberately structured as programmatic and pipeline-based rather than around a fixed, pre-identified set of sub-projects, reflecting an intended shift away from the fragmented, project-by-project adaptation financing that has historically characterized the region. The GCF contribution is proposed entirely as grant financing, reflecting the acute debt distress affecting a majority of participating countries: as of February 2026, 6 of 13 assessed Pacific small island developing States (SIDS) are classified at high risk of debt distress, with the remainder at moderate risk.

3. The sections below set out the independent Technical Advisory Panel (iTAP) assessment of the proposal against each of the six GCF investment criteria, drawing principally on section D of the funding proposal, read together with relevant supporting material in sections A, B, C and G. This assessment is based on the original funding proposal package received on 12 August 2026.

1.2 Impact potential *Scale: Medium to high*

4. RPACA presents a substantial and broad-based adaptation impact case for one of the world's most climate-exposed regions. The proposal estimates 852,434 direct and 2,871,948

indirect beneficiaries (3.72 million people in total, equivalent to roughly 31 per cent of the Pacific region's approximately 12 million population), spanning water security, coastal resilience, infrastructure, health and ecosystem services, and contributing to all four of the GCF adaptation results areas.

5. The iTAP notes that these beneficiary estimates rely on population-share assumptions applied uniformly by country-size band, rather than on identified, appraised sub-projects. For example, estimates are based on: approximately 40 per cent of population per sub-project in states with populations under 50,000; approximately 10 per cent in larger Pacific SIDS; and 1–3 per cent in Papua New Guinea,. This is an inherent and reasonable feature of a programmatic, pipeline-based proposal at this stage, but it leaves the headline beneficiary figures as plausible, order-of-magnitude estimates rather than independently verifiable outcomes pending confirmation of the actual sub-project pipeline.

6. The iTAP also notes a minor drafting inconsistency between section A.5, which records the programme's expected mitigation outcome as 'Not applicable', and sections D.1 and D.3, which report indicative mitigation co-benefits (approximately 123,593 tonnes of carbon dioxide equivalent (t CO_2 eq) in annual emissions reductions). The lifetime figure cited in section D.3 also appears to contain a unit error. The iTAP recommends these be reconciled by the AE as a straightforward correction, consistent with the programme's overall design as an adaptation-focused, rather than cross-cutting, proposal.

1.3 Paradigm shift potential *Scale: Medium to high*

7. RPACA sets out an ambitious paradigm-shift narrative across five dimensions: from project-based to programmatic adaptation; from reactive climate proofing to proactive, system-based resilience planning; from stand-alone investments to integrated systems' transformation; from externally dependent to nationally owned and institutionally embedded adaptation; and from fragmented to programmatic, scalable climate finance. This is complemented by an explicit scalability architecture combining a component for an enabling environment (Component 1) with a replicable, pipeline-based investment component (Component 2).

8. The iTAP notes, however, that much of the paradigm-shift case is presented as narrative rather than as a set of measurable milestones. The proposal does not specify clear indicators or thresholds, for example, the number of countries executing sub-projects through national systems by a given year, or specific targets for climate finance mobilization under Component 1, against which the Secretariat could track whether the described transition towards self-sustaining, nationally-led adaptation finance is being achieved over the programme's life. The iTAP considers this a genuine gap that should be addressed through a condition of approval, set out below.

9. The regional coordination and complementarity case is credible and well referenced to existing architecture (the Council of Regional Organisations of the Pacific, the Pacific Community, Secretariat of the Pacific Regional Environment Programme, the Framework for Resilient Development in the Pacific, and the Climate Finance Access and Mobilization Strategy). The proposal also explicitly positions RPACA as complementary to, rather than duplicative of, the parallel Pacific Resilience Facility, which reduces (though does not eliminate) coordination risk across the region's crowded climate finance architecture.

1.4 Sustainable development potential *Scale: High*

10. The programme presents a well-evidenced sustainable development case. Economic co-benefits (supported by a positive economic appraisal, discussed in further detail in section 1.7

below), ecological co-benefits (coastal and marine ecosystem protection, nature-based solutions), and social co-benefits (health, education continuity, and resilience of vulnerable groups) are mapped systematically to specific Sustainable Development Goal targets, the ADB Climate Change Action Plan 2030, the Framework for Resilient Development in the Pacific, and the 2050 Strategy for the Blue Pacific Continent.

11. The gender-transformative framing of the programme, positioning women, youth and persons with disabilities as active agents of resilience rather than passive beneficiaries, and embedding inclusion considerations across risk assessment, planning, financing and implementation, is supported by a programme-level Gender Action Plan (Annex 8).

1.5 Needs of the recipient *Scale: High*

12. Pacific SIDS present a clear and well-evidenced case for the GCF criterion related to recipients' needs. The participating countries face extreme physical exposure to both rapid-onset hazards (cyclones, flooding, storm surge) and slow-onset processes (sea-level rise, coastal erosion, ocean acidification), compounded by small land area, geographic isolation, and disaster losses that have reached 18 per cent of gross domestic product in Tonga (2022 eruption and tsunami) and 40–43 per cent of gross domestic product in Vanuatu (2023–2024). The regional adaptation finance gap is well evidenced: an estimated adaptation needs coverage ratio of 33 per cent indicates that current adaptation finance covers roughly a third of the region's annualized needs.

13. The absence-of-alternative-financing case is particularly compelling and specific to this proposal's financial instrument. Six of thirteen assessed Pacific SIDS are classified at high risk of debt distress and the remainder at moderate risk. International Monetary Fund debt-sustainability stress tests indicate that a single severe climate shock could push several countries back into high distress. Moreover, many participating countries are consequently eligible only for grant financing from ADB, with even highly concessional ADB loans going largely unused because of debt-distress concerns. This substantiates the proposed GCF 100 per cent grant modality, and the iTAP considers this rationale to be correctly evidenced.

14. Institutional capacity constraints include: small, overstretched public administrations; fragmented institutional mandates; and limited specialized expertise in climate risk assessment, resilient infrastructure design and environmental and social safeguards. These are well described and are directly addressed in Component 1, which provides for regional technical assistance, pooling scarce technical expertise across the 14 countries. This is an appropriate design response to a genuine and well-documented capacity constraint.

1.6 Country ownership *Scale: High*

15. Country ownership is well evidenced across all 14 participating countries. The RPACA Working Group, co-chaired by the national designated authorities of the Cook Islands and Palau, has guided programme development since early 2024, with the national designated authorities and focal points from all 14 countries participating in a documented series of regional workshops and consultations, including in Fiji and Samoa (2024), a GCF Regional Dialogue with the Pacific and Asian SIDS (May 2025), the Pacific Regional Climate Change Roundtable (August 2025), and RPACA Regional Consultation Workshops (March 2024 and March 2026).

16. The programme is deliberately positioned within, rather than parallel to, existing regional architecture. It is aligned with the GCF country programmes of all 14 participating Pacific SIDS, the Framework for Resilient Development in the Pacific, and the 2050 Strategy for the Blue Pacific Continent, and is explicitly designed as complementary to, rather than

duplicative of the Pacific Resilience Facility, with the Climate Finance Access and Mobilization Strategy serving as the overarching regional coordination platform. This demonstrates strong country and regional ownership.

1.7 Efficiency and effectiveness *Scale: Medium to high*

17. The programme presents a leveraging case in which the USD 250 million GCF grant is indicated to mobilize an additional USD 847 million, consistent with the total financing of USD 1,089.3 million recorded at section A.7, an approximate 1:3.4 ratio of GCF financing to total programme financing. The iTAP notes that the proposal's own description of this as a "co-financing ratio of over 3:3" does not correspond to the underlying figures and should be corrected for clarity.

18. The concessionality case is well grounded: GCF grant financing is targeting protective infrastructure and nature-based solutions in particular that generate strong economic but weak or no financial returns and where the risk of crowding out private capital is minimal. This is consistent with the GCF minimum-concessionality principle and is further reinforced by the debt-distress evidence set out under the criterion for recipient's needs, which independently supports the case for 100 per cent grant financing over loan or blended alternatives.

19. The iTAP notes what appears to be a drafting inconsistency between the economic appraisal figures presented in section D.3 (an economic net present value of USD 1.067 billion, a benefit-cost ratio of 2.28, and an economic internal rate of return of 15 per cent) and those presented in section D.6 (an economic net present value of approximately USD 2.4 billion under a 'conservative scenario', a benefit-cost ratio of approximately 8, and an economic internal rate of return exceeding 50 per cent). These figures are likely to reflect an editorial or drafting error rather than two genuinely different appraisals, and the iTAP recommends the Secretariat requests from the AE a reconciliation of expected results in order to have a definitive baseline of project monitoring.

20. The iTAP was also unable to clearly identify the programme's environmental and social risk category from the material reviewed, and recommends this be confirmed, together with the corresponding safeguard instruments to be applied as individual sub-projects are identified, before the second disbursement of GCF proceeds.

21. The iTAP is concerned that the RPACA ambition – with an initial indicative pipeline of 22 sub-projects to be started in the first 3 years, spanning 14 countries, most of which have small public administrations and limited pools of qualified technical staff – will itself constrain the pace of execution. The technical assistance described in Component 1 is intended to build the public financial management, procurement, safeguards and project-preparation capacity needed to bring sub-projects to readiness, but this capacity does not yet exist at the scale the programme assumes. Mobilizing the human resources required to develop adequate capacity, whether through long-term technical assistance, secondments, or regional pooling of expertise via the Pacific Community and Secretariat of the Pacific Regional Environment Programme, will itself take time and will compete for the same scarce administrative capacity that the sub-projects require to move from concept to implementation. The iTAP considers it likely that the combined burden of capacity-building and direct project execution will delay the roll-out of the first tranche of the 22 indicative sub-projects relative to the programme's implementation timetable, particularly in the smallest Pacific SIDS where administrative capacity is most stretched. The iTAP therefore recommends that the results framework and disbursement schedule build in explicit allowance for this sequencing risk, rather than assuming capacity-building and investment execution can proceed fully in parallel from year one.

II. Overall remarks from the independent Technical Advisory Panel

22. Overall, the iTAP finds RPACA to be a strong, well-owned regional adaptation programme that addresses one of the most acute and well-evidenced needs cases in the GCF portfolio, with an ambitious and largely credible paradigm-shift rationale and broad country and regional ownership across all 14 participating Pacific SIDS.

23. The iTAP's principal concerns are technical and data-quality in nature rather than strategic: (i) a likely drafting inconsistency between the economic appraisal figures presented in sections D.3 and D.6; (ii) a similar inconsistency between section A.5, which records the expected mitigation outcome as 'Not applicable', and sections D.1 and D.3, which report indicative mitigation co-benefits, including an apparent unit error in the reported lifetime t CO_2 eq figure; (iii) reliance on formulaic, beneficiary estimates, based on population shares in the absence of a finalized sub-project pipeline, which are consistent with the programmatic design but not yet independently verifiable; (iv) the iTAP's inability to clearly identify the programme's environmental and social risk category from the material reviewed; (v) the absence of measurable milestones or indicators against which the programme's paradigm-shift objectives could be tracked over its life; and (vi) a significant implementation risk arising from the scale of human resource mobilization and local capacity development that the RPACA ambition requires, which the iTAP considers likely to delay execution of the first tranche of 22 indicative sub-projects relative to the proposed timetable.

24. **Based on the above, the iTAP recommends that the Board approve this funding proposal with the following conditions:**

(a) Covenants to be included in the FAA:

(i) The Accredited Entity shall include in the second and each subsequent APR a progress report on capacity-development and staffing for Component 1, including the human resources mobilized, on a country-by-country basis, to bring Component 2 sub-projects to readiness.

(ii) The Accredited Entity shall include in each APR submitted to GCF after the first regional or country steering committee meeting has been held, an update on the actual sub-project pipeline against the estimated beneficiaries presented in the funding proposal.

25. Recommendation: The iTAP would also welcome the Accredited Entity's consideration of approaches that combine capacity-building with on-the-job project delivery, which may help mitigate the sequencing risk identified in paragraph 23 above.

26. Note: After the assessment period, the iTAP was informed of material changes to the financial aspects of the funding proposal. The iTAP's assessment remains based on the original funding proposal package received on 12 August 2026. Whereas some iTAP recommendations and proposed conditions may have been addressed in the updated documentation, it should be noted that iTAP has not assessed the updated funding proposal.

Response from the accredited entity to the independent Technical Advisory Panel's assessment (FP318)

Proposal name:	Regional Programmatic Approach on Climate Action (RPACA)
Accredited entity:	Asian Development Bank (ADB)
Country/(ies):	Cook Islands, Fiji, Kiribati, Marshall Islands, Micronesia (Federated States of), Naoero, Niue, Palau, Papua New Guinea, Samoa, Solomon Islands, Tonga, Tuvalu, Vanuatu
Project/programme size:	Large

Impact potential
ADB notes the assessment of impact potential as medium-high. ADB welcomes iTAP's recognition of RPACA's ambition and potential scale for the Pacific Islands. The programme has been designed in partnership with 14 Pacific countries to generate adaptation benefits at systems and investment levels through a combination of climate-responsive public financial management, adaptation investment planning, innovative adaptation finance mechanisms, and climate-resilient infrastructure investments across the countries. To ensure adaptation impacts are realized, the programme incorporates system-level climate risk and vulnerability assessments, adaptation-focused eligibility criteria, measurable resilience indicators, and programme-wide monitoring and learning systems. These provisions are embedded within the Funding Proposal and Monitoring, Evaluation and Learning (MEL) framework. The updated beneficiary figures are: 851,334 (direct) and 2,871,545 (indirect), with total unchanged at approximately 3.72 million. These are to be finalized as part of detailed sub-project design (Output 2.1.1). Regarding para 6 (mitigation) as advised, to be fully consistent with the programme's overall design as adaptation-focused, reference to GHG emissions reduction has been removed from sections D.1 and D.3.
Paradigm shift potential
ADB agrees with iTAP that transformational adaptation must extend beyond climate-proofing individual assets and notes the assessment of paradigm shift potential as medium-high. RPACA addresses this through a system-scale adaptation approach across vulnerable sectors, requiring investments to be based on forward-looking climate risk assessments, adaptation planning, and institutional reforms. Component 1 establishes climate adaptation investment planning frameworks, climate-responsive public financial management (PFM) systems, adaptation finance mechanisms (that influence future investment decisions beyond individual projects), while Component 2 finances the key Nationally Determined Contributions and National Adaptation Plan (as applicable) priority investments in each country. Component 1 builds capacity to adapt, and for the required transformation. Component 2 builds the necessary capacity in sector agencies to assess, plan, design, and implement the necessary infrastructure projects. The programme's Theory of Change

explicitly targets a paradigm shift toward climate-informed planning, financing, and implementation across the Pacific region.

ADB has preliminarily developed many indicators of the paradigm shift : (i) across Table E2; (ii) across Table E4; (iii) the outcome level indicators in Table E5 for Outcome 1.1, 1.2. 1.3; and (iv) for most Outputs under Component 2.

ADB will work with GCF Secretariat to develop approaches to report on the paradigm shift through the annual performance reporting cycle.

Sustainable development potential

ADB welcomes the assessment of sustainable development as high and notes iTAP's emphasis on inclusion and long-term sustainability consistent with national and regional policies of the Pacific Islands.

RPACA incorporates Gender Equality, Disability and Social Inclusion (GEDSI) considerations throughout programme design, implementation, and monitoring. Climate risk assessments are required to identify differentiated vulnerabilities, while programme governance and MEL systems support equitable participation and benefit-sharing.

Sustainability is further strengthened through institutionalization of climate-responsive systems, capacity development, knowledge networks, and long-term embedding of climate adaptation planning and financing mechanisms within government institutions rather than through stand-alone project interventions.

Needs of the recipient

ADB welcomes the assessment that the needs of recipient countries as high and concurs with iTAP's assessment that Pacific Island countries face significant adaptation challenges, experience considerable needs, constrained fiscal space, and ongoing vulnerability to climate shocks.

RPACA directly addresses these needs through grant-based adaptation finance focused on public goods, climate resilience, and long-term risk reduction. The programme responds to identified barriers including fragmented planning, insufficient adaptation finance, and a growing gap between needs and available funds, weak climate investment pipelines, and institutional capacity constraints.

The Programme design reflects country-specific vulnerabilities while providing a regional platform to address shared adaptation challenges.

We note the iTAP's positive assessment that the proposed 100% grant modality from the GCF is well-substantiated, and that the proposal provides significant evidence for this financial structure. The RPACA Working Group and NDAs in the region consistently emphasized their needs during the FP development process.

Country ownership

ADB welcomes iTAP's rating on country ownership as high, with iTAP's emphasis on country-led implementation. RPACA is structured around national priorities, existing institutions, and nationally led project identification processes. Within the overall eligibility criteria, sub-

projects must be proposed and implemented by eligible participating countries and satisfy programme eligibility requirements, including alignment with national priorities and climate adaptation needs. Regional and county governance arrangements emphasize country ownership while maintaining technical review, quality assurance, and oversight mechanisms. These arrangements ensure adaptation investments remain nationally driven while benefiting from a consistent regional framework and shared learning platform.

Efficiency and effectiveness

ADB acknowledges iTAP's rating as medium-high and iTAP's concerns regarding implementation complexity.

RPACA incorporates multiple measures to manage implementation risk. The programme utilizes existing institutions, delivery systems, and financing mechanisms rather than creating new structures. Significant capacity to identify, plan, design and implement infrastructure projects will be built during Output 2.1.1. Investments will be phased over time and subject to eligibility screening, climate rationale assessment, fiduciary review, safeguards due diligence, and governance approvals. The MEL framework supports adaptive management, learning, and course correction. These measures strengthen implementation effectiveness while ensuring efficient deployment of climate finance at scale.

ADB notes the iTAP assessment that the proposed 100% grant financing is consistent with the GCF minimum-concessionality principle and is supported by evidence in the proposal on the debt-distress vulnerabilities and financing constraints facing Pacific SIDS.

ADB also notes the inconsistencies, errors, and missing information identified by iTAP. These have been corrected in line with GCF reviews in the final package. The RPACA Programme continues to demonstrate strong value through a high co-financing ratio of over 1:3 (incorrectly stated as 3:3 in the iTAP assessment), with USD 250 million from GCF leveraging $839.3 million from ADB. The total finance is $1,059.3 million, while the ENPV is $148.88 million, BCR is 1.21, and EIRR is 8%. These have been corrected in the final proposal.

RPACA is classified as Environmental and Social Risk 'Category A ', and as High Risk. Section G.1 and Annex 6 provide details on risks and mitigation measures. The subprojects under programmatic approach may be assigned different risk categories depending on their specific characteristics and impacts, which will be determined through due diligence processes at the time of further processing. Please find link to ADB risk disclosure for RPACA published in June 2026: https://www.adb.org/documents/rpaca-annex-6-environmental-social-management-framework

Overall remarks from the independent Technical Advisory Panel:

ADB appreciates iTAP's overall assessment, which recognizes RPACA as an ambitious and potentially transformative adaptation programme for the Pacific Islands, while highlighting implementation, governance, and institutional capacity considerations requiring careful management.

ADB welcomes iTAP's recommendation for Board approval and notes that the principal issues identified - including programme scale, transformational adaptation, governance, environmental and social risk, private-sector adaptation finance, monitoring and evaluation, inclusion, sustainability, and institutional capacity - have been systematically addressed in the revised programme design.

The Funding Proposal incorporates robust eligibility criteria, mandatory system-scale climate risk and vulnerability assessments, climate adaptation investment planning, independent technical review, governance safeguards, adaptive management, and programme-wide monitoring, evaluation, and learning systems. These measures are designed to ensure that investments demonstrate a clear climate rationale, deliver measurable adaptation outcomes, avoid maladaptation, and contribute to sustained institutional transformation. The six issues identified in paragraph 23 of iTAP's assessment have been addressed in the proposal, and the two covenants will be implemented.

iTAP's recommendation to combine capacity building with on-the-job project delivery is also reflected in Component 1, which integrates technical assistance, peer learning, knowledge management, and capacity development with Component 2 project preparation and implementation. This "learning-by-doing" approach will strengthen institutional capacity while supporting delivery of adaptation investments. Country-level system-scale climate risk and vulnerability assessments, project preparation, embedded technical assistance, and capacity development under Output 2.1.3 will proceed through sequenced but overlapping implementation, enabling progressive skills transfer and reducing sequencing risks.

ADB therefore considers that RPACA final proposal responds comprehensively to iTAP's key observations and substantially strengthens implementation readiness, adaptation effectiveness, accountability, and long-term sustainability, while maintaining its ambition to deliver transformational climate resilience outcomes across 14 Pacific Island Countries.

Gender documentation for FP318



Regional Programmatic Approach on Climate Action (RPACA)

Annex 8: Gender Assessment and Action Plan (GAAP)

July 2026

ASIAN DEVELOPMENT BANK

ADB

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Acronyms

ADB	Asian Development Bank
AEs	Accredited Entities
CRPD	Convention on the Rights of Persons with Disabilities
DFAT	Department of Foreign Affairs and Trade (Australia)
DMF	Design and Monitoring Framework
DRM	Disaster Risk Management
FIPC	Free informed prior consent
FRDP	Framework for Resilient Development in the Pacific
GAAP	Gender Assessment and Action Plan
GCF	Green Climate Fund
GBV	Gender-Based Violence
GGGI	Global Green Growth Institute
GESI	Gender Equality and Social Inclusion
GTCA	Gender-Transformative Climate Action
ILO	International Labour Organization
IOM	International Organization for Migration
MFEDs	Ministries of Finance and Economic Development
NAP	National Adaptation Plan
NCDs	Non-Communicable Diseases
NDAs	National Designated Authorities
NDC	Nationally Determined Contribution
NEET	Not in Employment, Education, or Training
NSO	National Statistics Offices
PLGED	Pacific Leaders Gender Equality Declaration
PFM	Public Financial Management
PICs	Pacific Island Countries
PIFS	Pacific Islands Forum Secretariat
RPACA	Regional Programmatic Approach on Climate Action
SADEL	Sex, Age, Disability, Ethnicity and Location (disaggregated data)
SDGs	Sustainable Development Goals
SEAH	Sexual Exploitation, Abuse, and Harassment
SOGIESC	Sexual Orientation, Gender Identity and Expression, and Sex Characteristics
SPC	Pacific Community
SPREP	Secretariat of the Pacific Regional Environment Programme
TVET	Technical, vocational education and training
UNDP	United Nations Development Programme
UNICEF	United Nations International Children’s Emergency Fund
UNFCCC	United Nations Framework Convention on Climate Change
WASH	Water, Sanitation, and Hygiene
WHO	World Health Organization

1. Programme Background

1.1 Purpose, Vision and Program Structure

The Regional Programmatic Approach on Climate Action (RPACA) is a multi-country, multi-sector initiative designed to strengthen resilience across Pacific Island Countries (PICs). It responds to the region's urgent need for adaptation measures that are inclusive, evidence-based, and sustainable. The programme will be financed by the Green Climate Fund (GCF), with the Asian Development Bank (ADB) serving as the Accredited Entity. The Pacific Community (SPC) and the Secretariat of the Pacific Regional Environment Programme (SPREP) will implement Components 3 and 4 respectively. RPACA is designed to address the structural drivers of vulnerability across governance, infrastructure, public finance, and essential services, ensuring that adaptation investments are equitably targeted to populations most exposed and impacted by climate risks, as evidenced by sex, age, disability, and location disaggregated data and national vulnerability assessments.

Pacific ownership is central to RPACA. Pacific Leaders initiated the regional programmatic concept in 2023 and have since guided the design through the Program Working Group, co-chaired by the Governments of the Cook Islands and Palau, with coordinated inputs from National Designated Authorities (NDAs) and Accredited Entities (AEs). Successive regional and national consultations have shaped the programme, culminating in the regional design workshop held in March 2026, where gender equality and social inclusion (GESI) were formally adopted as core principles of RPACA. This reflects the region's recognition that climate impacts are inseparable from social inequality, and that adaptation must be grounded in Pacific-led priorities, cultural legitimacy, and inclusive governance. Regional women's and disability organisations attended the March 2026 Design Workshop and Consultation, and follow-up meetings were conducted in Suva, Fiji with a wide range of CSOs, as detailed in the Stakeholder Engagement Plan (Annex 07, Appendices 1 and 5).

A total of 35 Civil Society Organizations (CSOs) participated in the RPACA design consultations, spanning nine countries and a regional consultation in Suva, Fiji. The consultations engaged 35 representatives, of whom 23 were women, approximately two-thirds (66%). These representatives collectively represented 23 organizations, of which 13 of these agencies have a primary focus on women. At the time of report preparation, 16 of these 23 CSOs were led by women, underscoring strong female leadership across both national and regional levels.

The programme is aligned with the '2050 Strategy for the Blue Pacific Continent[1]', the 'Framework for Resilient Development in the Pacific' (FRDP)[2] and guided by global commitments including the Paris Agreement under the UNFCCC, the Sendai Framework for Disaster Risk Reduction, and the Sustainable Development Goals (SDGs). It is also grounded in regional gender equality and social inclusion frameworks, as outlined in Section 1.3, which set the standard for inclusive development in the Pacific, including the Pacific Leaders Gender Equality Declaration[3] (PLGED, revitalised in 2021), the Pacific

[1] 2050 Strategy for the Blue Pacific Continent Pacific Islands Forum Secretariat (PIFS). 2022. *2050 Strategy for the Blue Pacific Continent.* Suva: PIFS. Available at: https://www.forumsec.org/2050-strategy

[2] Framework for Resilient Development in the Pacific (FRDP) 2017–2030 Pacific Community (SPC), Secretariat of the Pacific Regional Environment Programme (SPREP), Pacific Islands Forum Secretariat (PIFS), UNDP, UNISDR, and University of the South Pacific (USP). 2016. *Framework for Resilient Development in the Pacific: An Integrated Approach to Address Climate Change and Disaster Risk Management 2017–2030.* Suva: SPC.

[3] Pacific Leaders Gender Equality Declaration (PLGED, revitalised 2021/2023) Pacific Islands Forum Secretariat (PIFS). 2012 (revitalised 2021/2023). *Pacific Leaders Gender Equality Declaration.* Suva: PIFS. Available at: https://www.forumsec.org/plged

Platform for Action on Gender Equality and Women's Human Rights[4] (PPA, updated in 2015), and the Pacific Regional Disability Framework (2016–2025)[5], which is now being transitioned into the Pacific Disability Inclusive Humanitarian and Resilient Development Strategy (2022–2030)[6]. RPACA therefore operationalises regional and global mandates into a programmatic platform that delivers measurable resilience outcomes, demonstrated through reductions in vulnerability indicators, strengthened institutional capacity, and compliance with ADB and GCF gender and social inclusion requirements.

The RPACA vision aligns with the vision of Pacific leaders that "all Pacific peoples remain resilient to the impacts of climate change and disasters and are able to lead safe, secure and prosperous lives" (2050 Strategy for the Blue Pacific Continent). The programme goal is to ensure climate impacts and threats—including sea level rise, drought, coastal erosion, ecosystem degradation and flooding—are sustainably managed across the Pacific and that the vulnerability of key communities and sectors is significantly reduced.

RPACA is structured around four components:

- **Component 1:** Enhanced Public Financial Management (PFM) capacity to support inclusive access to climate finance (implemented by ADB)
- **Component 2:** Protecting Pacific Communities through Climate-Resilient Infrastructure and Coastal Protection (implemented by ADB)
- **Component 3:** Building Climate-Resilient Food, Water and Public Health Systems (implemented by SPC) – to be developed separately as a funding proposal by SPC
- **Component 4:** Strengthening Our Resilience: Addressing Pollution and Waste Management Challenges in the Pacific, and Knowledge Sharing, Communications and Coordination (implemented by SPREP) - to be developed separately as a funding proposal by SPREP.

Together, these components form an integrated climate resilience package that links national systems strengthening with community-level adaptation, ensuring that climate investments address both immediate risks and long-term structural vulnerabilities.

RPACA implementation is guided by an adaptive, programmatic approach. The final selection of most RPACA sub-project activities will occur after GCF approval, following a full ADB project cycle.

1.2 GAAP Scope and Framework

This Gender Assessment and Action Plan (GAAP) is guided by the ADB Policy on Gender and Development (1998), the ADB Social Protection Strategy (2001), and the GCF Gender Policy (2022). Together with regional climate and gender equality and social inclusion frameworks, these policies require that adaptation investments address unequal exposure, sensitivity, and adaptive capacity across population groups, and that climate finance delivers equitable and measurable benefits.

[4] Pacific Platform for Action on Gender Equality and Women's Human Rights (PPA, updated 2015; current 2018–2030) Pacific Community (SPC). 2015. *Pacific Platform for Action on Gender Equality and Women's Human Rights (Revised 2005–2015).* Suva: SPC. Available at: https://www.spc.int/digitallibrary

[5] Pacific Regional Disability Framework (2016–2025) Pacific Community (SPC). 2016. *Pacific Framework for the Rights of Persons with Disabilities 2016–2025.* Noumea: SPC. Available at: https://www.spc.int/disabilityframework

[6] Pacific Disability Inclusive Humanitarian and Resilient Development Strategy (2022–2030) Pacific Disability Forum (PDF), Pacific Islands Forum Secretariat (PIFS), and Pacific Community (SPC). 2022. *Pacific Disability Inclusive Humanitarian and Resilient Development Strategy 2022–2030.* Suva: PDF/SPC/PIFS. Available at: https://www.pacificdisability.org

Section 2 provides the analytical evidence base for the GAAP. It examines climate hazards, socio-economic vulnerabilities, and the differentiated impacts on women, children, persons with disabilities, elderly populations, and sexual orientation, gender identity, gender expression and sex characteristics (SOGIESC) communities. Section 2.3 expands this evidence base by analysing the climate-GESI policy landscape, including regional frameworks (FRDP, 2050 Strategy, PLGED, disability strategies), global mandates (Paris Agreement, Sendai Framework, SDGs, human rights conventions), and national adaptation plans. Together, these analyses establish the structural drivers of vulnerability and the normative standards that the GAAP must operationalise.

Section 3 sets out the RPACA Gender equality and Inclusion Criteria (consulted and verified by Pacific Island and stakeholder representatives at the March 2026 Design Workshop), which function as programme-wide standards guiding design, implementation, and monitoring. Section 4 applies these criteria to Component 1 (climate finance), detailing the operational requirements, institutional reforms, and Minimum GESI Standards needed to ensure inclusive and equitable access to adaptation resources. Section 5 applies the criteria to Component 2 (resilient infrastructure), embedding universal design, SEAH safeguards, and sub-project GAAP requirements to ensure measurable inclusion outcomes. Section 6 identifies systemic gender equality, disability and social inclusion risks related to implementation of Components 1 and 2, and sets out mitigation measures structured around RPACA GESI principles, criteria, standards and requirements.

Section 7 presents the Gender Action Plan (GAP) for RPACA Component 1 (finance systems) and Component 2 (infrastructure and coastal resilience), applying RPACA's gender equality and social inclusion principles, criteria, standards, and requirements in detail. This GAP will be a foundation to prepare more nouned GAPs by SPC (Component 3) and SPREP (Component 4) as those workstreams are developed into Funding Proposals, ensuring alignment with the overall RPACA gender and inclusion principles, criteria and overall programme framework. The GAAP assesses gender considerations across the 14 participating Pacific countries under RPACA Components 1 (Climate Finance Systems) and 2 (resilient infrastructure and climate resilience).

The GAP is guided by a Gender Transformative Climate Action (GTCA) approach (see Section 1.3), recognising that systemic change is progressive rather than immediate. Foundational actions are required to institutionalise GESI mainstreaming, creating the enabling conditions for transformative action over time. To support this, the GAP is organised into three approximate horizons.

- Foundations (Years 1–3): embedding gender equality and intersectionality in governance, safeguards, and data systems, with early milestones such as adoption of gender-responsive budget tagging and inclusive pipeline screening.
- Institutionalisation (Years 4–6): consolidating inclusive finance and infrastructure practices, scaling women's empowerment and disability inclusion, with mechanisms such as SEAH-safe protocols and inclusive MSME finance facilities.
- Transformation (Years 7–10): delivering systemic change through legal reform, tenure access, and positioning women and excluded groups as leaders in resilience strategies, evidenced by shifts in decision-making power, equitable access to climate finance, and representation in national climate governance bodies.

Across all horizons, the GAP emphasises not only participation but also meaningful decision-making authority, voting rights, and leadership roles for women and excluded groups, supported by institutional resources to prevent tokenism and enable influence.

By structuring actions across these horizons, RPACA ensures gender equality, women's empowerment, and intersectionality are embedded throughout the programme cycle, aligned with regional frameworks such as the 2050 Strategy, FRDP, PLGED, PPA, and the Pacific Regional Disability Framework (transitioning to the Pacific Disability Inclusive Humanitarian and Resilient Development Strategy 2022–2030).

Note: Given that specific programme investments are not yet determined, this GAAP does not provide activity-by-activity GESI guidance. Instead, it establishes the guiding principles for all RPACA activities (Section 1.3), the RPACA Gender and Inclusion Criteria for Sub-Projects (Section 3.1), and the Minimum GESI Standards for Component 1 (Section 4) and Component 2 (Section 5). Specific indicators and outcomes will be defined during sub-project preparation and appraisal, in alignment with the Programme Design and Monitoring Framework (DMF). All Component 2 investments will follow a full ADB project cycle, with sub-project-specific GAAPs prepared and implemented for each investment. The GAAP applies a Gender Transformative Climate Action (GTCA) approach (Section 1.3), which will guide all RPACA Components.

This GAAP also includes Appendix 1 which provides a summary of the GESI-Climate context in each Pacific Island Country engaged with RPACA. Country Summaries are structured as follows:

- Section 1: Country context — demographic, economic, and climate vulnerability overview.
- Section 2: GESI analysis — labour force participation, political representation, GBV/SEAH prevalence, financial inclusion, disability, youth, education, and social protection and the regional climate-GESI enabling environment including key policies, strategies, institutional arrangements, and constraints to implementation. National level enabling environments are detailed in Appendix 1: Pacific Country GESI-Climate Profiles.
- Section 3: outlines program wide gender equality and inclusion standards and criterion for RPACA sub-projects
- Section 4: Key gaps and challenges — evidence-based identification of systemic barriers and risks.
- Section 5: Potential GESI support actions — drawn directly from national frameworks, authoritative reports, and recent assessments. These actions highlight areas where RPACA could contribute, without implying comprehensiveness or prescribing national priorities. They are anchored in existing strategies (e.g., NAPs, NDCs, Gender and Disability Policies, Climate Finance Roadmaps) and framed to align with RPACA's GESI principles, criteria, standards, and requirements.

Box 1: GESI-Transformative Climate Action

GTCA is the core approach that will be applied across all RPACA components. It moves beyond participation to structural change, ensuring that climate adaptation measures actively challenge and transform the social norms, power relations, and institutional barriers that drive vulnerability.

Key features of GTCA include:

- Embedding GESI as a core design principle rather than an add-on.
- Addressing intersectional and compounding vulnerabilities across gender, age, disability, and socio-economic status.
- Shifting from protection to empowerment, positioning vulnerable groups as leaders in resilience strategies.
- Aligning with regional commitments and global frameworks to ensure legitimacy, accountability, and measurable impact.

Based on the preliminary gender analysis and the scope of Components 1 and 2, the programme is expected to meet the criteria for Effective Gender Mainstreaming (EGM) under Guidelines for Gender Mainstreaming Categories of ADB Projects, 2025. The final categorization will be confirmed once DMF indicators are agreed and the GAP is finalised. The EGM categorisation reflects the programme's commitment to measurable gender equality outcomes across institutional strengthening, infrastructure design, public finance reforms, and community-level resilience, consistent with regional climate and GESI frameworks, ADB policy, and GCF gender requirements.

1.3 GAAP Methodology, Approach and Guiding Principles

The RPACA GAAP applies a Gender-Transformative Climate Action (GTCA) approach across all RPACA components. This approach is grounded in human rights and intersectionality, ensuring that adaptation measures do not simply protect vulnerable groups but actively transform the social norms, power relations, and institutional barriers that drive exclusion. GTCA recognises that climate impacts are shaped by unequal access to resources, services, decision-making, and safety, and therefore requires interventions that shift underlying systems rather than only addressing symptoms.

Guided by the principle of *leave no one behind*, the GAAP positions gender equality, disability, and social inclusion as central to climate resilience. It recognises that vulnerabilities intersect across gender, age, disability, sexual orientation, rural/urban divide, household structure, and geography and therefore demands systemic responses that embed equity into governance, infrastructure, finance and cooperation. This means ensuring that adaptation investments are accessible, inclusive, and responsive to the lived realities of groups facing overlapping disadvantages, particularly in rural and outer-island contexts.

Historically, gender equality and social inclusion were treated as "add-ons" in climate adaptation policies and projects, which limited impact and reinforced vulnerability. RPACA represents a paradigm shift by embedding GESI at the core of programme-wide design. This shift goes beyond token participation, working to ensure women, youth, persons with disabilities, and groups facing intersectional or compounding vulnerabilities are not only protected but increasingly empowered in adaptation and resilience strategies.

The Gender Equality Assessment underpinning the GAAP was developed through a structured, multi-layered methodology combining policy alignment, evidence-based analysis, and stakeholder validation. It draws on key frameworks including the ADB Policy on Gender and Development (1998, Social Protection Strategy (2001), and GCF Gender Policy (2022), alongside regional (e.g., FRDP, 2050 Strategy, Pacific Platform for Action) and global commitments (Paris Agreement, SDGs, Sendai Framework), ensuring strong normative alignment. To avoid the fatigue of multiple consultations happening in the Pacific, the analytical approach integrated desk reviews of national and regional assessments, GCF projects in the Pacific, ADB country gender assessments[7], and project-level poverty, social, and gender analyses to examine differentiated climate risks and vulnerabilities across population groups, including women, persons with disabilities, youth, and SOGIESC communities. Development of the GAAP also included a targeted assessment of how Pacific Island Countries operationalize these commitments in national systems, drawing on ADB's February 2026 review of National Adaptation Plans (NAPs), Nationally Determined Contributions (NDCs), Disaster Risk Management (DRM) strategies, and related climate policies to assess the extent to which gender equality, disability inclusion, and broader

[7] The information contained in ADB's Country Gender Assessments (CGAs) as well as specific project documents have been developed from government sources, key informant interviews, CSOs, and community consultations with vulnerable groups.

social inclusion are embedded in national priorities, governance arrangements, and monitoring frameworks.

It is also important to note that, in many Pacific countries, stakeholders represented multiple roles during consultations. For example, representatives from government agencies, civil society organisations, national women's machineries, community organisations, and regional bodies often participated in multiple capacities. Accordingly, while not all organisations are explicitly identified solely as “women's organisations” in the main consultation tables, the detailed appendices in Annex 7 identify the specific gender and women's organisations consulted under each country and regional consultation. This approach reflects the integrated nature of stakeholder engagement in Pacific SIDS while ensuring that women-led organisations and organisations representing women's perspectives were meaningfully consulted throughout the development of RPACA.

The above evidence base informed the development of RPACA’s Gender Equality and Inclusion Criteria, which were consulted on and verified by Pacific Island government and civil society stakeholder representatives during the March 2026 Design Workshop and Consultation, inclusive of women stakeholders, ensuring the framework reflects regional priorities, lived realities, and country contexts. The GAAP adopts a Gender Transformative Climate Action (GTCA) approach, structuring actions across phased implementation horizons (foundation, institutionalisation, transformation) to progressively embed GESI principles into climate finance systems and resilient infrastructure investments. Given the programmatic nature of RPACA, the methodology establishes overarching principles, criteria, and minimum standards, with detailed, context-specific GAAPs to be developed at sub-project level in alignment with ADB safeguards processes and the programme’s monitoring framework.

RPACA recognises that resilience requires long-term coordinated approach that cannot be achieved through isolated, project-specific interventions. By embedding GESI across governance, infrastructure sector, coastal ecosystems, finance and cooperation, RPACA advances a shift from protection toward transformation, positioning women and vulnerable groups as leaders in adaptation strategies while acknowledging that full transformation remains an ongoing process. This approach aligns with regional commitments under the FRDP, the 2050 Strategy, Pacific Platform for Action and Women’s Human Rights (2018 – 2030) and the Pacific Regional Disability Framework, and global mandates such as the Belém Gender Action Plan (2025), the UNFCCC Gender Action Plan, and the Convention on the Rights of Persons with Disabilities (CRPD). Together, these frameworks establish a unified standard for climate action that is inclusive, rights-based, and grounded in equitable access to decision-making, finance, and services.

Development of the GAAP also included a targeted assessment of how Pacific Island Countries operationalize these commitments in national systems, drawing on ADB’s February 2026 review of National Adaptation Plans (NAPs), Nationally Determined Contributions (NDCs), Disaster Risk Management (DRM) strategies, and related climate policies to assess the extent to which gender equality, disability inclusion, and broader social inclusion are embedded in national priorities, governance arrangements, and monitoring frameworks.

For the purposes of this analysis, “readiness” refers to the extent to which Pacific Island Countries have embedded gender equality, disability, and social inclusion (GESI) into their national climate and resilience frameworks. The score was calculated using the following six features:

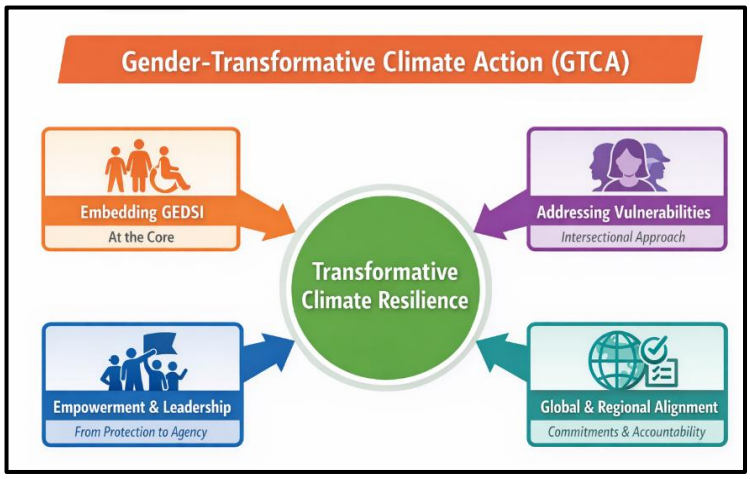
- Presence of a dedicated GESI pillar in NAPs/NDCs.
- Inclusion of quantified GESI targets.
- Explicit references to disability inclusion.
- Budget tagging or costed GESI actions.

- Mechanisms for participation and representation in governance structures.
- Commitment to sex-, age-, disability, and location-disaggregated data in monitoring frameworks, ensuring differentiated vulnerability and resilience are tracked over time.

Each country was scored against these features, with results normalised to a 10-point scale. This readiness scoring framework underpins the analysis presented in Section 2.3.3, providing evidence base for interpreting national GESI integration results.

The above evidence base informed the development of RPACA's Gender and Inclusion Criteria, which were consulted on and verified by Pacific Island government and civil society stakeholder representatives during the March 2026 Design Workshop and Consultation, inclusive of women stakeholders, ensuring the framework reflects regional priorities, lived realities, and country contexts. The GAAP adopts a Gender Transformative Climate Action (GTCA) approach, structuring actions across phased implementation horizons (foundation, institutionalisation, transformation) to progressively embed GESI principles into climate finance systems and resilient infrastructure investments. Given the programmatic nature of RPACA, the methodology establishes overarching principles, criteria, and minimum standards, with detailed, context-specific GAAPs to be developed at sub-project level in alignment with ADB safeguards processes and the programme's monitoring framework.

Figure 1: GTCA and Transformative Climate Resilience



RPACA Gender Equality and Social Inclusion Principles

1. **Paradigm Shift:** Gender equality and social inclusion embedded as a central design principle across all programme components and activities; resilience outcomes driven by equity, not limited to compliance checkboxes. Adaptation investments must address structural inequalities and ensure benefits reach those most exposed to climate risks.
2. **Inclusive Governance**: Governance structures institutionalize women, youth, and vulnerable group influence in leadership and decision-making. Representation must be resourced, accessible, and embedded in PMUs, steering committees, and national adaptation processes.
3. **Recognition & Agency**: Women, youth, and marginalized groups positioned as drivers of change, not passive beneficiaries. Their knowledge, leadership, and lived experience inform programme design, delivery, and monitoring.

4. **Capacity Development:** Institutional systems and enabling environments strengthened to integrate inclusion into resilience planning and delivery. This includes training, policy reform, and accountability mechanisms that sustain inclusive practice beyond the programme cycle.
5. **Safety & Protection:** GBV/SEAH safeguards and accountability mechanisms embedded to ensure safe participation. Protection systems must function across shelters, relocation sites, community engagement, and grievance redress.
6. **Infrastructure Accessibility**: Gender-responsive and universal design standards applied across climate-resilient infrastructure. Infrastructure must be safe, accessible, and usable for persons with disabilities, elderly persons, women, and children.
7. **Monitoring & Evaluation**: Sex-, age-, disability- and location-disaggregated data and intersectional performance indicators embedded into results frameworks; participatory monitoring captures lived realities, not just numbers.
8. **Financing & Accountability**: Dedicated gender and inclusion budgets with transparent reporting. Climate finance mechanisms must remove access barriers for marginalised groups and ensure equitable distribution of benefits.
9. **Transformative**: Move beyond incremental inclusion to systemic change so equity becomes a foundation of resilience. This requires shifting norms, strengthening rights-based approaches, and addressing discriminatory laws, policies and practices.
10. **Partnership & Voice**: Civil society, community organisations, and PID/SOGIESC groups engaged as equal partners in design, delivery, and oversight to ensure legitimacy and regional ownership. Pacific-led organisations must be resourced to participate meaningfully and sustainably.

The application of these principles across all RPACA components creates opportunities for systemic change in how adaptation is governed, financed, and delivered. RPACA's role is not only to build on existing momentum but to catalyse transformative change, shifting inclusion from acknowledgement to systemic embedding. These shifts align with international best practice and ensure that RPACA's approach is globally recognised and regionally grounded. Further detail on how these transformative shifts are operationalised across Components 1–4 is provided in Section 3.4.

2. Regional and Country Analyses

2.1 Climate and Social Context

Pacific Island Countries are among the most climate-vulnerable in the world. Rising sea levels, ocean warming, and more frequent extreme weather events are already displacing communities, damaging infrastructure and constraining economic growth. Climate migrants, including families forced to relocate due to sea-level rise and coastal erosion, experience heightened risks of exclusion and exploitation, alongside loss of livelihoods and social disruption. These impacts are intensified by limited land availability, high dependence on coastal zones, and the cultural significance of ancestral land, which complicates relocation and recovery.

These impacts are not socially or economically neutral, with women and girls, persons with disabilities, people of diverse sexual orientation and gender identity, elderly populations, poor and female-headed households, and communities in remote or under-serviced areas

facing intersecting vulnerabilities and compounded risks. Socio-economic constraints such as geographic isolation, dependence on climate-sensitive sectors, and limited fiscal capacity to finance adaptation further magnify these risks. Urban informal settlements and outer-island communities face particularly acute exposure due to inadequate infrastructure, limited-service coverage, and constrained access to early warning systems.

Climate Risks

Pacific Island Countries face a range of interconnected climate hazards that are already undermining resilience and development, thereby increasing socio-economic vulnerability. Key risks include:

- **Sea level rise**: Projections indicate that average sea levels across the Pacific will continue to rise throughout the 21st century. In Fiji, annual losses equivalent to 1.8% of GDP are projected from inundation and coastal erosion if adaptation measures are not scaled up.[8] Low-lying atolls face existential risks, with some communities already experiencing chronic flooding and saltwater intrusion.
- **Ocean warming and acidification**: The Southwest Pacific recorded its highest sea surface temperatures in 2024, with marine heatwaves affecting over 40 million km² of ocean area.[9] These changes threaten fisheries, coral reefs, and coastal livelihoods, with cascading impacts on food security and tourism.
- **Extreme weather events**: PICs are experiencing more intense cyclones, droughts, flooding, and saline intrusion. Tropical Cyclone Harold (2020) and Cyclone Yasa (2020) caused damages equivalent to 30–40% of national GDP in Vanuatu and Fiji respectively.[10] Climate models project increasing cyclone intensity, compounding risks for communities with limited adaptive capacity and ageing or poorly maintained infrastructure.

Socio-Economic Vulnerabilities

These climate hazards compound existing socio-economic vulnerabilities, which heighten the exposure of communities and constrain adaptive capacity. Major vulnerabilities include:

- **Coastal exposure:** More than half of Pacific populations live within 1.5 km of the coast, making communities highly vulnerable to inundation and storm surges.[11] Critical infrastructure—including schools, health facilities, and transport networks—is also concentrated in coastal zones, amplifying systemic risk.
- **Economic dependence**: Agriculture, fisheries, and tourism — all climate-sensitive sectors — account for a large share of GDP and employment. Climate shocks disrupt supply chains, reduce income stability, and increase household vulnerability, particularly for informal workers and subsistence producers.
- **Population displacement**: Rising seas and coastal erosion are already forcing relocation of villages in Fiji, Tuvalu, and Kiribati, with loss of ancestral

[8] Government of Fiji and World Bank. 2017. *Climate Vulnerability Assessment: Making Fiji Climate Resilient*. Suva/Washington DC: Government of Fiji & World Bank.
[9]. *Pacific Data Hub* climate datasets
[10]. ADB. 2020. *Tropical Cyclone Harold: Post-Disaster Needs Assessment*. Manila: ADB; ADB. 2021. *Tropical Cyclone Yasa: Post-Disaster Needs Assessment*. Manila: ADB.
[11]. SPC. 2023. *Pacific Data Hub: Coastal Exposure Indicators*. Noumea: SPC.

land and cultural heritage.[12] [9] Displacement disrupts social cohesion, traditional governance structures, and access to services.

- **Food and water insecurity**: Saline intrusion into groundwater and declining fish stocks threaten nutrition and health security. Droughts and changing rainfall patterns further reduce agricultural productivity and safe drinking water availability.
- **Health impacts**: Climate change increases risks of vector-borne diseases, heat stress, and mental health burdens associated with displacement. Health systems in many PICs face capacity constraints, limiting their ability to respond to climate-related health shocks.
- **Socioeconomic vulnerabilities** such as geographic isolation, dependence on climate-sensitive sectors, tenure insecurity, and limited access to credit or finance further magnify these risks. These constraints disproportionately affect women, persons with disabilities, elderly persons, and remote communities, reducing their ability to prepare for, respond to, and recover from climate impacts.

Implications for Adaptation

Together, these risks and vulnerabilities carry significant implications for adaptation planning and investment. Critical considerations are:

- **High economic cost:** Climate impacts could reduce GDP growth across PICs, with adaptation costs estimated at 2–3% of GDP annually in some countries.[13] Without scaled-up investment, climate impacts may outpace national capacity to respond, deepening long-term development losses.
- **Limited fiscal space**: Many PICs face debt constraints, limiting their ability to finance large-scale adaptation without external support. Strengthening public financial management (PFM) systems is therefore essential to mobilise, absorb, and track climate finance effectively.
- **Community resilience**: Traditional knowledge and community-based adaptation practices remain critical but require integration with modern climate science and infrastructure investment. Locally led adaptation must be resourced and supported through inclusive governance, accessible finance, and culturally grounded approaches.

2.2 Gender Equality and Social Inclusion Dimensions of Vulnerability

Climate impacts affect different groups of people differently. In the Pacific, gender, age, disability, sexual orientation and gender identity, socio-economic status, cultural norms, traditional roles, workloads, land tenure, access to services, planning processes, and finance all determine who is most exposed to climate hazards, who can adapt, who recovers fastest, and who is left behind. These factors interact to shape unequal exposure, sensitivity, and adaptive capacity across population groups, reinforcing the need for intersectional analysis.

The following dimensions show how these factors create disproportionate risks and barriers to resilience for different groups in PICs, Together, they demonstrate that climate change

[12]. International Organization for Migration (IOM). 2024. *Climate Migration in the Pacific: Risks of Exclusion and Exploitation.* Geneva: IOM.
[13]. ADB. 2023. *Pacific Economic Monitor: Mid-Year Update – Climate Change and Fiscal Space*. Manila: Asian Development Bank.

amplifies pre-existing inequalities and requires targeted, group-specific and system-wide responses.

Risks to and Impact on Women and Girls

- **Women's livelihoods** are concentrated in informal and subsistence sectors, leaving them highly exposed to climate shocks and with limited access to formal finance and recovery mechanisms. Climate-related disruptions to markets, agriculture, fisheries, and tourism disproportionately affect women's income security, with limited access to insurance, collateral, and adaptive technologies constraining recovery.[14][10]

- **Female labour force participation** in PICs ranges from around 25–40%, with women earning on average 20–30% less than men. Gendered labour segmentation and unpaid care burdens reduce women's ability to diversify livelihoods or participate in climate-resilient economic opportunities.[15]

- **Gender-based violence** (GBV) and sexual exploitation, abuse, and harassment (SEAH) increase during displacement and post-disaster contexts, with heightened prevalence in temporary shelters and relocation sites. Overcrowding, weakened protection systems, and limited access to survivor-centered services elevate risks for women and girls, particularly those with disabilities or limited mobility.[16]

- **Women remain under-represented in governance**, holding less than 20–25% of parliamentary seats and fewer than 15% of leadership roles in disaster management committees. This limits the integration of gender-specific priorities into preparedness, relocation, and adaptation planning, and reduces women's influence over resource allocation.[17]

- **Women in female-headed households** face insecure land tenure, limited relocation finance, and restricted access to credit. These constraints reduce adaptive capacity and increase exposure to climate-related displacement, food insecurity, and housing instability.

- **Girls face heightened risks of school dropout** during climate shocks, as caregiving workloads and household economic pressures often force them out of education. Damage to school infrastructure, unsafe WASH facilities, and limited access to menstrual hygiene products further disrupt attendance and learning continuity[18].

- **Climate-related displacement and economic stress** can increase child marriage rates, undermining girls' long-term resilience and opportunities. Loss of livelihoods, protection breakdowns, and heightened household stress during disasters increase the likelihood of negative coping strategies that disproportionately affect adolescent girls.[19][11]

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[14]. ADB. *2018. Women's Economic Empowerment in the Pacific Region. Manila: Asian Development Bank.*

[15] World Bank. 2025. *Pacific Economic Update: Boosting Women's Employment Could Lift Pacific Growth.* Washington, DC: World Bank.

[16] UNICEF. 2024. *Climate Crisis and Gender-Based Violence: Intersecting Risks, Integrated Solutions*. New York: UNICEF**.**

[17] Commonwealth Parliamentary Association (CPA). 2024. Women's Political Representation in Pacific Parliaments and Disaster Governance. London: CPA Secretariat.

[18] Plan International & Kiribati Climate Action Network (KiriCAN). 2024. Pacific Girls in a Changing Climate. Melbourne: Plan International Australia.

[19] Plan International. 2024. Pacific Girls in a Changing Climate. Melbourne: Plan International Australia.

[20] FAO. 2022. *State of Food Security and Nutrition in the Pacific Islands*. Rome: FAO; UNICEF Pacific. 2022. *Nutrition in Emergencies: Pacific Regional Update*. Suva: UNICEF Pacific.

[21] Save the Children. 2024. Pacific Regional Child Protection Situational Analysis. Wellington: Save the Children New Zealand.

[22] UNICEF & SPC. 2021. *Climate Change and Children in the Pacific Islands*. Noumea: Pacific Community.

Risks to and Impact on Children

- **Displacement disrupts education**, with school closures and damaged infrastructure leading to prolonged learning gaps. Children in rural and outer-island communities face the longest interruptions due to limited alternative learning modalities, damaged transport links, and slow restoration of essential services. In some PICs, up to 30% of children experience interrupted schooling following major disasters. Loss of learning materials, overcrowded temporary classrooms, and reduced teacher availability further undermine continuity and learning outcomes.
- **Food insecurity and malnutrition** disproportionately affect children, undermining health and long-term development outcomes. Climate-related crop losses, rising food prices, and reliance on imported foods heighten risks of stunting, micronutrient deficiencies, and weakened immunity.[20]
- **Children are more vulnerable to trauma and mental health impacts** associated with disaster displacement and loss of safe spaces, with limited psychosocial services and child-focused protection mechanisms available in many PICs. Exposure to repeated shocks, family stress, and unsafe shelter conditions increases risks of anxiety, distress, and long-term psychosocial harm.[21]
- **Climate shocks increase workloads for children** in subsistence households, reducing time for education and play. Girls are particularly affected due to gendered caregiving roles, while boys may face increased labour demands in agriculture and fisheries.[22]
- **Children's voices are rarely included in planning and governance processes**, limiting their role in shaping resilience and recovery. This exclusion reduces the relevance of adaptation measures for child-specific needs, including safe schools, WASH access, and protection systems during displacement[23].

Risks to and Impact on Persons with disabilities

- **PWD face exclusion from evacuation and shelter facilities**, with documented cases of inaccessible infrastructure, denial of entry, and lack of disability-inclusive design. Limited mobility, inaccessible transport, and the absence of multi-format early warning systems further restrict evacuation capacity, particularly for those who are homebound or reliant on assistive devices.[24]
- **An estimated 15–20% of Pacific populations live with disabilities**, yet fewer than 10% are represented in formal adaptation planning processes. This exclusion results in adaptation measures that do not reflect disability-specific risks, including the need for accessible shelters, inclusive WASH facilities, and continuity of care during climate shocks.[25]
- **Health risks are compounded by limited access to medical services, assistive devices, and social protection during climate emergencies**, with exclusion from adaptation planning and finance reinforcing invisibility. Breakdowns in health and support systems after disasters disproportionately affect persons with disabilities, who may lose access to medication, rehabilitation, caregivers, and essential assistive technologies.[26]
- **Persons with disabilities face heightened risks of GBV and SEAH in displacement settings,** with limited access to survivor-centered protection service. Women, girls, and persons with psychosocial or intellectual disabilities are at

[23] UNICEF. 2023. Children Displaced in a Changing Climate. New York: UNICEF.

particular risk due to dependence on caregivers, overcrowded shelters, and the absence of accessible reporting and referral pathways[2612].

- **Barriers to participation in governance processes mean disability perspectives are rarely integrated into resilience and recovery planning**. Inaccessible consultation processes, communication barriers, and limited representation of DPOs reduce the visibility of disability-specific needs, undermining inclusive relocation, preparedness, and recovery strategies.

Risks to and Impact on Elderly persons

- **Reduced mobility and health challenges increase vulnerability during evacuation and relocation, with chronic medical conditions compounding risks and limited data on elderly populations constraining targeted adaptation measures**. High rates of frailty, cognitive impairment, and NCDs among older persons in Tonga further reduce coping capacity, and disasters frequently disrupt access to medication, treatment, and essential services, increasing mortality and morbidity.[28]
- **Elderly persons often face compounded risks due to limited access to services and social protection,** including disruption of treatment for non-communicable diseases (NCDs) during climate emergencies. Older women and men also face heightened risks of neglect, GBV, and SEAH in displacement settings, with limited access to survivor-centered protection services. Social isolation, weakened traditional support systems, and poor-quality housing—particularly in urban informal areas and outer islands—intensify exposure to climate hazards, with homebound elders and those with low social support facing the greatest risks.[29]
- **Barriers to participation in governance and planning processes mean elderly perspectives are rarely integrated into resilience and recovery strategies**.
- **Exclusion from early warning systems, preparedness activities, and adaptation planning** limits the relevance of resilience measures, while the erosion of traditional knowledge held by elders reduces opportunities to integrate Indigenous coping practices into community-level adaptation.

Risks to and Impact on People of Diverse Sexual Orientation, Gender Identity & Expression, and Sex Characteristics

People of diverse sexual orientation, gender identity and expression, and sex characteristics (SOGIESC) have longstanding cultural identities across the Pacific, such as fa'afafine and *fa'afatama* in Samoa, *leiti* in Tonga, and *vakasalewalewa* in Fiji. Despite this recognition, SOGIESC communities continue to face exclusion driven by laws, policies, stigma, and discriminatory attitudes. In several PICs, laws criminalising same-sex intimacy remain in place, reinforcing stigma even when not enforced. Social biases and negative attitudes further limit access to services, justice, and safe spaces. These barriers also restrict access to climate-relevant services such as shelters, WASH facilities, and health care, particularly in rural and outer-island settings. Limited legal protections and persistent social stigma further constrain participation in adaptation planning and access to recovery support.

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[24]. Pacific Disability Forum (PDF). 2024. *Climate Change, Disability, and Inclusive Humanitarian Action in the Pacific*. Suva: PDF.
[25]. Ibid.
[28] WHO Western Pacific Regional Office. 2023. Climate Change and Health in the Western Pacific Region. Manila: WHO WPRO.
[29] Ibid.
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The Pacific Women Lead Guidance Note "*Strengthening SOGIESC Inclusion in the Pacific: Many Petals, One Whole Bloom"* (2026)[29][13] emphasises that transformative and inclusive outcomes require intentionally including SOGIESC in program design and governance. While Pacific-led SOGIESC organisations are active in advocacy and service delivery, their leadership is not embedded in climate governance structures (PMUs, steering committees, national adaptation planning) to ensure agency and voice.

Key dimensions of vulnerability include:

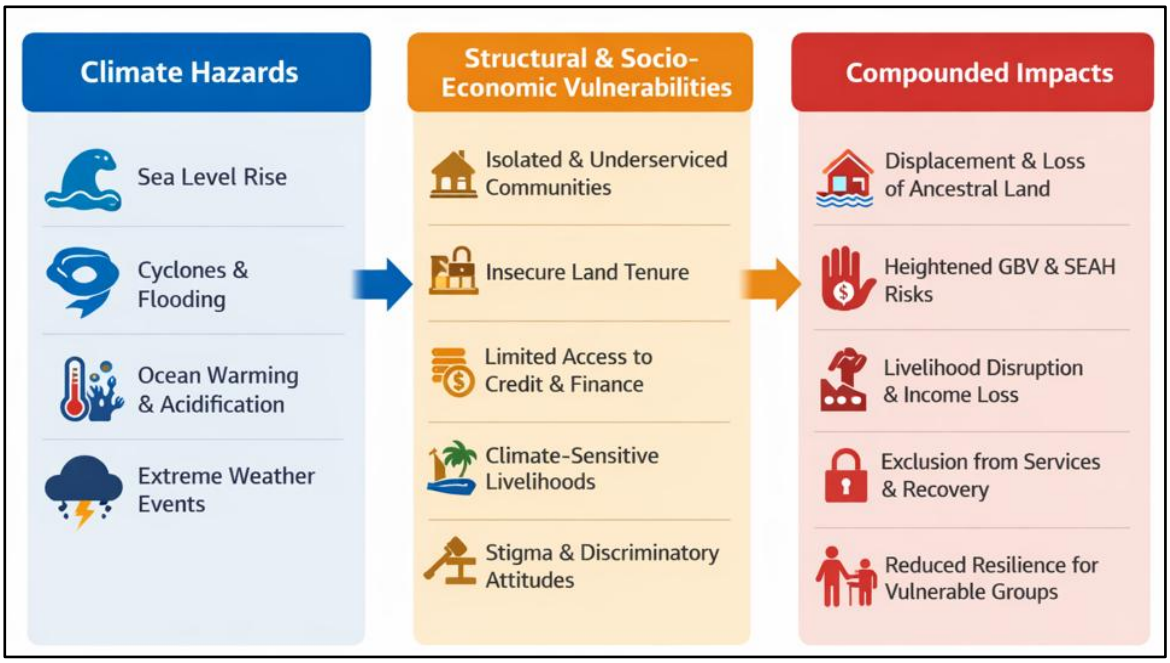
- **Climate change and disaster displacement magnify risks**, with SOGIESC individuals often encountering unsafe or discriminatory conditions in evacuation centres and relocation sites, including heightened risks of GBV, SEAH, harassment, and denial of services.
- **Stigma and discriminatory attitudes** limit access to finance, land, and livelihood recovery mechanisms, constraining adaptation and recovery. SOGIESC persons are over-represented in informal and precarious work, making them highly vulnerable to climate-related livelihood disruptions.
- **Disruption of HIV treatment and sexual health services during disasters** further compounds risks for SOGIESC individuals, with limited access to inclusive health services. Stigma within health systems, lack of trained providers, and supply chain disruptions during climate shocks heighten risks of treatment interruption and reduced access to psychosocial support.

Intersectionality

Intersectionality means that vulnerabilities do not exist in isolation. Gender, age, disability, SOGIESC, household structure (e.g., female-headed households), land tenure, and geographic isolation intersect to magnify exclusion. For example, women with disabilities in female-headed households face multiple barriers to relocation, finance, and protection. Increased migration from many PICs due to climate impacts and participation in labour mobility schemes has further expanded the number of female-headed households, intensifying economic stress and caregiving burdens. Recognising these overlaps is essential to designing adaptation strategies that respond to lived realities rather than abstract categories. Intersectional analysis also highlights how climate impacts compound pre-existing inequalities, producing differentiated exposure, sensitivity, and adaptive capacity across groups and requiring tailored, context-specific adaptation measures.

[29] Pacific Women Lead. 2026. Strengthening SOGIESC Inclusion in the Pacific: Many Petals, One Whole Bloom. Suva: Pacific Community (SPC).

Figure 2: Climate Hazards and Intersectional Vulnerabilities in the Pacific



This figure shows how climate hazards interact with structural and socio-economic vulnerabilities to produce compounded outcomes. Rising seas, cyclones, and ocean warming magnify risks for groups of people already facing isolation, insecure land tenure, limited finance, and stigma. The compounded outcomes include displacement, livelihood disruption, heightened risks of GBV and SEAH, exclusion from services and governance, disruption of education and childhood wellbeing, increased health and nutrition risks, stigma and discrimination, and overall reduced resilience. These pathways highlight how climate change and disasters intensify social inequalities and reinforce the need for cross-cutting GESI integration in adaptation strategies. They also demonstrate that climate impacts follow existing fault lines of inequality, disproportionately affecting groups with the least access to resources, services, and decision-making.

These intersecting pathways show that climate change does not create new inequalities but intensifies existing ones, reinforcing the need for cross-cutting GESI integration, inclusive governance, and targeted support for groups facing overlapping forms of marginalisation. Embedding intersectionality in adaptation planning ensures that interventions address the structural drivers of vulnerability—rather than treating groups as homogenous categories and supports transformational rather than incremental resilience outcomes.

Cross-cutting Implications

The compounded outcomes of climate change and disasters — displacement, disrupted livelihoods, heightened GBV/SEAH risks, exclusion from services and governance, disruption of education and childhood wellbeing, health and nutrition impacts, and reduced resilience — demonstrate that adaptation cannot succeed without systemic change. Climate strategies must therefore embed gender equality, disability, and social inclusion as core foundations. Intersectional vulnerabilities across women, children, persons with disabilities, elderly populations, and SOGIESC require integrated responses that cut across governance, infrastructure, finance, and service delivery. This requires shifting from sector-by-sector interventions to whole-of-system approaches that address structural inequalities and ensure equitable access to climate-resilient development.

Key cross-cutting implications include:

- **Governance and Leadership***:* Decision-making structures must institutionalise diverse representation, ensuring women, youth, persons with disabilities, elderly populations, and SOGIESC have agency and voice in adaptation planning and oversight. This includes resourcing participation, removing accessibility barriers, and embedding representative organisations (e.g., DPOs, women's groups, SOGIESC networks) in PMUs, steering committees, and national adaptation processes.
- **Protection and Safeguards:** Survivor-centered GBV/SEAH referral pathways must explicitly include all vulnerable groups, with universal design standards applied to shelters and relocation sites to guarantee privacy, dignity, and safety. Protection systems must also address risks in temporary shelters, evacuation centers, and relocation sites, where overcrowding, discriminatory rules, and lack of privacy heighten exposure to violence and exploitation.
- **Inclusive Access***:* Finance, services, relocation support, and secure land tenure must be equitably accessible, recognising that female-headed households, those without credit, and geographically isolated communities are disproportionately disadvantaged. Adaptation finance mechanisms must remove collateral requirements, expand social protection coverage, and ensure accessible service delivery for persons with disabilities, elderly persons, and remote communities.
- **Migration and Household Structures:** Increased migration due to climate impacts and labour mobility schemes has expanded the number of single-headed households, intensifying economic stress and caregiving burdens. Adaptation strategies must account for these shifting household dynamics. This includes recognising the gendered impacts of remittances, care deficits, and the heightened vulnerability of households with absent working-age adults.
- **Data and Evidence**: Intersectional data systems must capture overlapping vulnerabilities (gender, age, disability, household structure, land tenure, geographic isolation) to inform monitoring, evaluation, and learning frameworks. This requires investment in sex-, age-, disability- and location-disaggregated data, inclusive census tools, and community-based monitoring systems that reflect lived realities.
- **Social Norms and Legal Barriers:** Addressing stigma, biases, and discriminatory laws is essential to dismantle structural exclusion and ensure equitable access to services and justice. Norms that restrict women's mobility, exclude SOGIESC persons, or devalue persons with disabilities undermine adaptation outcomes and must be addressed through policy reform, community engagement, and rights-based programming.
- **Community Prioritisation:** Under-served and geographically isolated communities must be prioritized in adaptation planning, ensuring equitable access to health, education, and emergency services. Outer-island and rural communities face compounded risks due to limited infrastructure, transport, and service coverage, requiring targeted investment and decentralized delivery models.
- **Partnerships and Cultural Legitimacy:** Pacific-led civil society organisations must be engaged as equal partners in design, delivery, and oversight to ensure legitimacy, ownership, and sustainability of adaptation measures. This includes recognising Indigenous knowledge systems, traditional governance structures, and culturally grounded resilience practices as core components of adaptation.

These cross-cutting implications highlight the areas where systemic change is required to make adaptation effective and equitable. The next section explores how institutional and policy frameworks including regional commitments such as the FRDP and 2050 Strategy, and global mandates such as the Belém Gender Action Plan and ADB/GCF policies

establish the mandates and pathways needed to integrate gender equality, women's empowerment, disability and social inclusion across adaptation practice.

2.3 Gender Equality, Social Inclusion and Climate Policy Landscape

2.3.1 Regional Climate and GESI Frameworks

The RPACA GAAP is anchored in a dense regional policy environment that establishes both the mandate and the accountability standards for inclusive climate action. Pacific Leaders have repeatedly affirmed that resilience cannot be achieved without equity, and the following policy frameworks provide the political legitimacy, strategic direction, and measurable indicators that RPACA must embed. Together, they set the expectation that gender equality, disability inclusion, and social safeguards are core foundations of climate and disaster risk management. They also provide the regional coherence required for a multi-country programme such as RPACA.

Framework for Resilient Development in the Pacific (FRDP, 2017–2030)

The FRDP sets the regional standard for integrated climate change and disaster risk management. It explicitly calls for *"mainstreaming gender and social inclusion across climate change and disaster risk management policies, plans and programmes"*. For RPACA, this means:

- Embedding sex, age disaggregated and disability-inclusive data systems into monitoring and evaluation frameworks.
- Ensuring inclusive participation in governance structures, with women, youth, persons with disabilities, and SOGIESC represented in national adaptation planning and programme steering committees.
- Prioritising capacity development for institutions to integrate GESI safeguards into resilience planning and delivery.
- Applying FRDP indicators such as women's representation in DRM committees, disability-inclusive evacuation planning, and integration of social safeguards into infrastructure projects.

2050 Strategy for the Blue Pacific Continent (2022)

The 2050 Strategy provides the long-term vision for Pacific resilience, stating that *"the health and well-being of our people, and human rights and equity for all, are central to securing the future of the Blue Pacific Continent."* For RPACA, this translates into:

- Linking climate resilience to Pacific identity and solidarity, ensuring adaptation measures reflect cultural legitimacy and community agency.
- Committing to inclusive growth and equitable access to services, with adaptation investments prioritising underserved and geographically isolated communities.
- Embedding youth and intergenerational equity into resilience planning, recognising that the 2050 horizon demands strategies that safeguard future generations.
- Using the Strategy's emphasis on regional solidarity to justify cross-country learning platforms and inclusive leadership pipelines under RPACA Components 3 and 4.

Pacific Leaders Gender Equality Declaration (PLGED, 2012; revitalised 2021)

The highest-level political commitment by Pacific Leaders to advance gender equality in the region. It recognizes that climate change and disasters disproportionately affect women and

girls in all their diversity, especially those with disabilities and those in rural, remote, and maritime areas, and affirms that achieving resilience and the 1.5°C goal requires their full participation. RPACA aligns its GESI integration with PLGED to ensure regional legitimacy and coherence, which means:

- Women's leadership: Measurable targets for representation in governance, adaptation planning, and local DRM structures.
- Protection: Strengthened GBV/SEAH referral pathways, with survivor-centered mechanisms embedded in shelters, relocation sites, and infrastructure.
- Economic empowerment: Expanded access to finance, land, and climate-smart livelihoods, aligned with Component 3 on inclusive finance.
- Monitoring: Alignment with PLGED indicators, including women's participation rates, GBV prevalence reduction, and gender-responsive budgeting.

Pacific Platform for Action on Gender Equality and Women's Human Rights 2018–2030

The Pacific Platform for Action for Gender Equality and Women's Human Rights set the regional mandate for integrating gender equality across all sectors, including climate change, by requiring governments to mainstream gender in policies, planning, and budgeting processes.

- Establishes clear accountability through national reporting and monitoring frameworks ensuring countries track progress on gender outcomes.
- The platform explicitly links climate resilience, disaster risk reduction, and gender equality, mandating that women's leadership, participation, and access to resources are embedded in climate action and decision-making.
- Promotes inclusive governance and safeguards, requiring attention to vulnerable groups (including rural women and those in customary systems), thereby setting standards for equitable benefit-sharing and risk management in climate finance and projects.
- Creates a shared framework for implementation, learning, and oversight, strengthening both the mandate and accountability for inclusive, gender-responsive climate action across the Pacific.

Pacific Framework for the Rights of Persons with Disabilities (2016–2025)

This framework establishes regional standards for disability-inclusive development and resilience. It calls for *"full participation of persons with disabilities in decision-making processes at all levels"* and requires governments to integrate disability data into monitoring systems. For RPACA, this means:

- Embedding disability-inclusive design standards in climate-resilient infrastructure under Component 2.
- Ensuring representation of persons with disabilities in programme steering committees, national adaptation planning, and DRM governance structures.
- Integrating disability statistics into RPACA's MEL framework, aligned with SPC's Regional Guidebook on Disability Statistics.
- Strengthening access to assistive devices, health services, and social protection during climate emergencies.

Pacific Disability-Inclusive Humanitarian and Resilient Development Strategy (2025–2035)
This strategy provides a forward-looking roadmap for embedding disability inclusion into humanitarian and resilience programming. It commits to:

- Applying universal design standards in shelters, evacuation centers, and relocation sites.

- Establishing survivor-centered GBV/SEAH referral pathways tailored to persons with disabilities, recognising heightened risks in displacement settings.
- Building institutional capacity to integrate disability perspectives into resilience planning and finance.
- Monitoring progress through indicators such as accessibility of infrastructure, participation rates of persons with disabilities in governance, and availability of inclusive protection services.

Together, these regional frameworks provide the mandate, standards, and accountability mechanisms that RPACA must operationalise, ensuring that climate adaptation across the Pacific is inclusive, rights-based, and aligned with regional priorities.

2.3.2 Global Climate, Gender Equality and Social Inclusion Frameworks and Implications for RPACA

Pacific regional commitments are reinforced by binding global frameworks that establish universal standards for inclusive climate and disaster resilience. These frameworks provide the normative foundation for embedding gender equality, disability inclusion, youth participation, and child protection into adaptation strategies. They move beyond broad principles to set out specific requirements, such as sex, age, disability and location disaggregated data, survivor-centered GBV/SEAH safeguards, universal design standards, and measurable targets for women's leadership.

For RPACA, alignment with these global frameworks is essential to ensure donor compliance, uphold human rights obligations, and guarantee that resilience outcomes are socially transformative as well as technically sound. The following global instruments provide the standards and reference points that guide RPACA's GAAP: the Sendai Framework for Disaster Risk Reduction, the Paris Agreement and UNFCCC Gender Action Plan, the Sustainable Development Goals (SDGs), and the core human rights conventions including CEDAW, CRPD, and CRC. Together, they establish the normative benchmarks for alignment and shape RPACA's approach to inclusive, rights-based climate resilience.

Paris Agreement and UNFCCC Gender Action Plan
The Paris Agreement (2015) established the principle that climate action must be gender-responsive, equitable, and inclusive. It recognises the importance of gender equality, empowerment of women, and intergenerational equity in achieving effective climate outcomes. To operationalise this principle, Parties adopted the UNFCCC Gender Action Plan (GAP) in 2017, updated in 2019, and renewed at COP30 (Belém, 2025). The GAP provides structured activities, indicators, and reporting requirements to ensure that gender equality and social inclusion are embedded across all aspects of climate policy and practice.

For RPACA, this alignment involves:

- Gender-Responsive Climate Policy: Ensuring that adaptation, mitigation, finance, technology transfer, and capacity-building integrate gender equality and social inclusion.
- Leadership and Participation: Promoting women's leadership and meaningful participation in climate governance, with measurable targets for representation in programme steering committees and national adaptation planning.
- Data and Monitoring: Strengthening systems for sex-, age-, and disability-disaggregated data to track participation, benefits, and resilience outcomes.

- Capacity and Knowledge: Building institutional capacity to integrate gender considerations into climate planning and supporting knowledge systems that document gendered impacts of climate change.
- Finance and Budgeting: Applying gender-responsive budgeting and ensuring equitable access to climate finance and livelihood opportunities for women and marginalised groups.
- Safeguards and Protection: Embedding survivor-centred GBV/SEAH safeguards into climate and disaster contexts, linking climate action to human rights obligations.
- Reporting and Accountability: Designing outputs that can feed into national communications and UNFCCC reporting obligations, strengthening donor compliance and global legitimacy.

Sendai Framework for Disaster Risk Reduction (2015–2030)
The Sendai Framework sets the global standard for disaster risk reduction and explicitly calls for *"a people-centered preventive approach to disaster risk"*. It emphasises inclusive, accessible, and non-discriminatory participation. For RPACA, this requires:

- Ensuring representation of women, youth, and persons with disabilities in DRM governance and planning structures.
- Embedding sex-, age-, and disability-disaggregated data into monitoring systems to track who benefits from resilience investments.
- Applying universal design standards in shelters, evacuation centers, and infrastructure to guarantee accessibility.
- Strengthening community-based early warning systems that reach women, children, elderly populations, and persons with disabilities.

Sustainable Development Goals (SDGs, 2015–2030)
The 2030 Agenda for Sustainable Development sets out 17 global goals, with multiple targets directly relevant to GESI and climate resilience. For RPACA, alignment with the SDGs means:

- *Goal 5: Gender Equality*
  Calls for ending all forms of discrimination and violence against women and girls, ensuring full participation in leadership, and guaranteeing equal access to resources. For RPACA, this requires measurable targets for women's representation in governance, GBV/SEAH safeguards in disaster contexts, and gender-responsive access to finance and livelihoods.
- *Goal 10: Reduced Inequalities*
  Commits to empowering and promoting the social, economic, and political inclusion of all, irrespective of age, sex, disability, race, ethnicity, origin, or economic status. For RPACA, this translates into disability-inclusive infrastructure, youth participation platforms, and targeted support for poor and female-headed households.
- *Goal 13: Climate Action*
  Calls for urgent action to combat climate change and its impacts, with explicit recognition of the need for inclusive adaptation and resilience. For RPACA, this means embedding equity into climate governance, infrastructure, finance, and cooperation, and tracking resilience outcomes through sex-, age-, and disability-disaggregated data.
- *Goal 16: Peace, Justice and Strong Institutions*

Stresses inclusive, participatory, and representative decision-making at all levels. For RPACA, this requires institutional reforms that embed GESI safeguards into governance structures and ensure accountability for inclusive resilience outcomes.

Other Core Human Rights Conventions

- CEDAW (Convention on the Elimination of All Forms of Discrimination Against Women): Establishes obligations to eliminate discrimination and advance women's rights in all spheres, including disaster and climate contexts.
- CRPD (Convention on the Rights of Persons with Disabilities): Requires accessibility, universal design, and full participation of persons with disabilities in governance, infrastructure, and resilience planning.
- CRC (Convention on the Rights of the Child): Protects children's rights to survival, development, and participation, with obligations to safeguard them in disaster and climate contexts.

In summary, the Pacific's policy environment for GESI in climate action is robust, anchored in the FRDP, the 2050 Strategy, and the Pacific Platform for Action are reinforced by global frameworks such as the Paris Agreement, Sendai Framework, and the SDGs. These commitments provide legitimacy and clear standards for equity-driven resilience.

However, alignment at the regional level is not enough. RPACA must translate these mandates into country-specific and activity-level action and implementation**,** ensuring that national adaptation plans, infrastructure investments, and governance structures embed GESI safeguards in practice. This requires closing gaps in data, representation, accountability, and building institutional capacity to design, implement, and monitor GESI interventions.

The 2025 UNFCCC Gender Strategy sets the global expectation that climate action must be transformative, dismantling discriminatory norms and institutional barriers rather than treating inclusion as an add-on. RPACA has a central role in supporting partner countries and agencies to strengthen their capacity for Gender Transformative Climate Action (GTCA) analysis and implementation, in line with national priorities and programmes. By combining operational delivery with this paradigm shift, RPACA can move from policy alignment to measurable systemic change, ensuring resilience outcomes are regionally legitimate, globally recognised, and locally grounded.

Together, these global frameworks ensure that RPACA's GAAP is not only regionally grounded but globally compliant, rights-based, and aligned with international best practice.

2.3.3 Gender Equality and Social inclusion Analysis of National Adaptation Plans

Building on the regional and global commitments outlined in Sections 2.3.1 and 2.3.2, this section examines how Pacific Island Countries are reflecting these mandates within their national climate and resilience frameworks. This analysis, undertaken by ADB in February 2026 as part of the RPACA gender and inclusion assessment, covers National Adaptation Plans (NAPs), Nationally Determined Contributions (NDCs), Disaster Risk Management (DRM) strategies, and related climate policies, assessing the extent to which gender equality, disability inclusion, and broader social inclusion are embedded in national priorities, governance arrangements, and monitoring systems.

Drawing on the readiness scoring framework described in the methodology section, the results are expressed on a normalised 10-point scale. They show how gender equality, disability inclusion, and broader social inclusion are embedded in national priorities, governance arrangements, and monitoring systems. The analysis highlights current levels

of integration, identifies gaps, and points to opportunities for embedding inclusive, rights-based climate action. Annex 2 expands this analysis through country-level situational snapshots, presenting concise profiles of 14 Pacific Island Countries that capture the climate–GESI nexus and identify priority entry points for transformative action.

Summary of Findings

Figure 3: Readiness Score

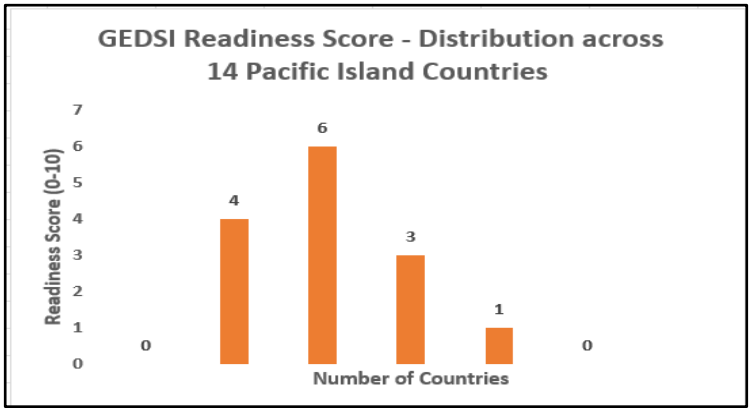
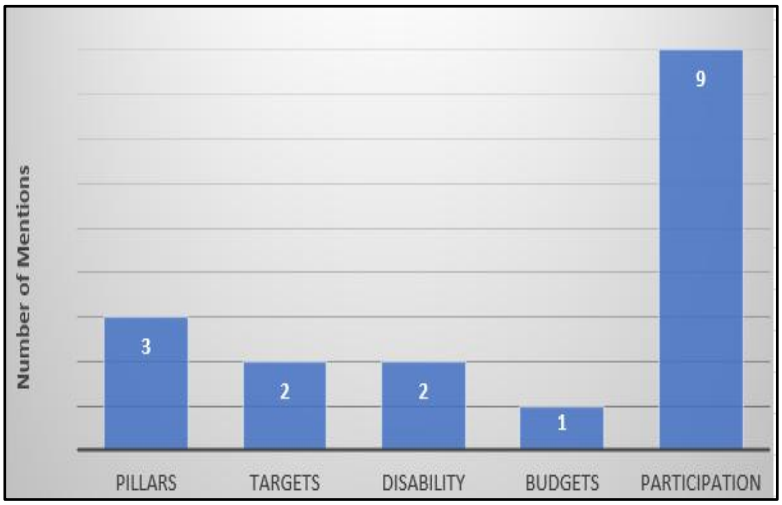


Figure 4: Frequency of GESI Mentions in National Climate Frameworks

GESI in National Frameworks

- 9 of 14 reference their



Coverage

PICs GESI in

NAPs/NDCs.

- 6 countries explicitly link climate resilience to national gender strategies (Fiji, Samoa, Vanuatu, Tonga, Solomon Islands, PNG).
- Only 3 countries currently reference disability inclusion (Fiji, Samoa, Vanuatu).
- Fewer than 30% of PICs include quantified GESI targets, and only 20% have dedicated GESI pillars.

Thematic Focus

- Gender equality is the most consistently referenced theme, tied to women's leadership, livelihoods, and GBV/SEA/SH protection.
- Youth participation is emerging, with 5 countries noting the role of young people in adaptation governance.
- Disability inclusion remains limited, with references often general rather than operational.
- SOGIESC recognition is rare, but Samoa and Fiji provide culturally grounded references (*fa'afafine, vakasalewalewa*).

Figure 5: Frequency of GESI Themes in National Climate Frameworks

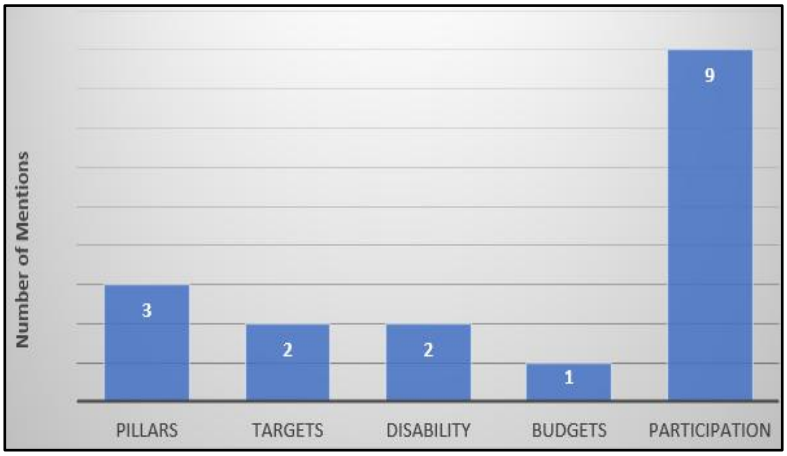


Figure 5 highlights the uneven emphasis placed on different GESI themes, with gender and participation referenced more frequently than disability inclusion, youth and SOGIESC.

Governance and Accountability

- Fiji and Vanuatu embed GESI into climate governance structures, mandating representation in steering committees.
- Most other PICs reference vulnerable groups but no not specify governance mechanisms.
- Participation is mentioned in roughly 50% of the frameworks, but mechanisms for meaningful engagement remain limited.

Infrastructure and Services

- 4 countries (Fiji, Samoa, Vanuatu, Tonga) reference accessible infrastructure standards.
- Few countries link adaptation measures to universal design or disability-inclusive evacuation facilities.

Data and Monitoring

- Only 2 countries (Fiji, Samoa) commit to sex-disaggregated data in climate monitoring frameworks.
- No country yet has comprehensive intersectional data systems capturing overlapping vulnerabilities.
- Indicators are often limited only to sex disaggregation, with SADLE-style monitoring absent. As a result, PICs are not yet collecting the intersectional data required to design and monitor inclusive climate action.

Budgeting

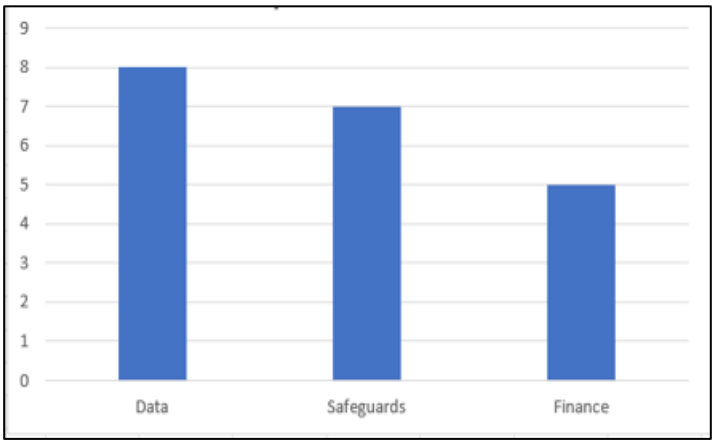
- Dedicated GESI budget lines are rare; most references remain at framework level without financial commitments.
- Budget tagging is present in about 25% of PICs but costed GESI actions are still the exception.

2.3.4 Key Gender and Inclusion Gaps and Barriers in NAPs

This analysis shows that Pacific Island Countries are progressing along a continuum of GESI advancement in their climate and resilience frameworks. While commitments to equality and inclusion are increasingly visible, they are not yet consistently embedded as structural outcomes across national systems. A small number of countries demonstrate more advanced integration. For example, Fiji's mandated gender-inclusive representation in climate governance and commitment to age-sex-location and disability disaggregated monitoring; Samoa's culturally grounded recognition of *fa'afafine* and *vakasalewalewa* alongside disability-inclusive infrastructure standards; and Vanuatu's legislative requirements for women's and disability representation in DRM governance. These examples illustrate what deeper integration looks like and provide models for replication across the region.

The analysis of gender and inclusion in NAPs also highlights persistent gaps that constrain equitable resilience outcomes. These include limited sex-age-disability and location disaggregated data; weak enforcement of GESI safeguards; and structural barriers to finance, land, services, and leadership. Youth and persons with disabilities are inconsistently included, and SOGIESC recognition remains rare. A regional average readiness score of 4.5/10 underscores both the momentum and the gaps: inclusion is present, but not yet transformative. Without stronger institutional mechanisms, costed actions, and intersectional monitoring, climate action risks reinforcing existing inequalities rather than dismantling them.

Figure 6: Gaps in gender and social inclusion integration Across NAPs



These findings highlight the extent to which national frameworks are beginning to reflect, but have not yet fully met the regional and global standards and commitments outlined in Sections 2.3.1 and 2.3.2. Pacific Leaders have affirmed through the FRDP, the 2050 Strategy, the revitalised PLGED, and disability frameworks that resilience must be inclusive, rights-based, and grounded in equitable participation. Global frameworks - including the Paris Agreement, the UNFCCC Gender Action Plan, the Sendai Framework, the SDGs, and core human rights conventions—reinforce these obligations and set clear expectations for gender-responsive, disability-inclusive, and socially just climate action.

RPACA's role is therefore pivotal. The programme provides the mechanism to translate these regional and global mandates into country-specific, activity-level implementation. By embedding GESI across governance, infrastructure, finance, and cooperation, RPACA can shift the region from incremental progress to systemic, transformative resilience. The following section builds on this evidence base to set out how RPACA will operationalise its GESI guiding principles, ensuring that programme design and delivery are aligned with regional expectations, global standards, and the needs identified through the national and country-level analyses.

2.3.5 PIC Situational Analysis of PIC GESI and Climate Summary

Appendix 1 to this annex presents country-level summaries of the GESI and climate context across the 14 Pacific Island Countries participating in RPACA. These summaries synthesise the climate-GESI nexus in each PIC, drawing together demographic patterns, national policy frameworks, institutional arrangements, and key structural challenges. They show how gender, disability, youth, and social inclusion considerations shape vulnerability, resilience, and access to climate-related services and decision-making. Each country summary includes:

- Country context outlining demographic and socio-economic characteristics such as population distribution, poverty, disaster risk, and migration dynamics.
- GESI situation describing gender, disability, youth, and social inclusion realities, including labour force participation, political representation, GBV prevalence, disability inclusion, youth NEET rates, and livelihood roles.
- National climate and GESI frameworks summarising gender equality policies, disability and youth strategies, DRR and adaptation plans, NDCs, and other sectoral frameworks that articulate national commitments for inclusive climate action.
- Key challenges identifying structural barriers such as exclusion from land and resources, limited integration of GESI in DRM systems, accessibility gaps for persons with disabilities, high GBV prevalence, and limited disaggregated data.

Based on existing data and analysis in Appendix 1, these summaries provide a critical GESI lens for RPACA's climate adaptation and finance planning. They highlight national commitments and targets and identify the structural and institutional barriers that limit equitable access to climate finance, participation in decision-making, and inclusion in adaptation investment pipelines.

Some **regional level trends** with implications for RPACA GAAP emerge from the national level analysis:

- A consistent trend is the high and increasing exposure of women, youth, persons with disabilities, and outer island communities to climate-related hazards, with impacts amplified through structural inequalities in land tenure, service delivery, and mobility constraints. Climate risks such as cyclones, sea level rise, flooding, drought, and coastal erosion disproportionately affect these groups due to their reliance on

climate-sensitive livelihoods, caregiving roles, and limited access to resilient housing and infrastructure.

- A second key trend is at the regional level the systemic exclusion of vulnerable groups from climate governance, finance, and decision-making systems, particularly in relation to land, credit, and institutional representation. Across Pacific governance more broadly, women hold only around 7-8% of parliamentary seats and remain significantly underrepresented in national decision-making structures, including climate-related governance bodies14.
- A third cross-cutting barrier at the regional level is the limited institutional capacity and weak integration of GESI across climate, DRM, and infrastructure systems, reinforced by data gaps and underdeveloped accountability mechanisms. Most countries lack systematic sex-, age-, and disability-disaggregated data to inform climate planning, budgeting, and monitoring, reducing the visibility of unequal impacts and constraining evidence-based targeting.

The above-regional level trends are informed by the following **national level gaps and barriers**:

- At the national level, outer island and rural populations experience compounded vulnerability due to geographic isolation, weaker service delivery systems, and delayed recovery support, while rapid urbanisation in some contexts (e.g., Fiji, Kiribati, PNG) has intensified exposure in informal settlements with inadequate WASH, housing, and evacuation infrastructure.
- Women's land ownership remains extremely low or mediated through customary systems, limiting access to finance and adaptation investments, while youth and PWD face similar barriers due to collateral requirements and lack of tailored financial instruments.
- Climate finance systems remain largely donor-driven and project-based15, with limited integration of gender-responsive budgeting, disability inclusion, or youth participation. Hence there is need for RPACA to target representation of women, youth, PWD, and SOGIESC groups in climate finance committees and technical decision-making bodies is generally weak, ad hoc, or absent, with participation more commonly occurring through consultation mechanisms rather than formal governance roles.
- While policies on gender equality, disability inclusion, and youth engagement exist (Appendix 1), implementation is uneven due to limited technical capacity, weak coordination between ministries, and insufficient budget tagging or operational guidance.
- The above constraints are further compounded by high GBV and SEAH risks during climate emergencies, inadequate disability-inclusive infrastructure and services, and the absence of climate-responsive social protection systems - together reinforcing persistent exclusion and vulnerability across all country contexts assessed.

This synthesis enables RPACA to design interventions across its components that strengthen systems, governance arrangements, and financing mechanisms so that

[14] Pacific Aid Map: 2025 Key Findings
[15] [1] Owens, K., Carter, G., Park, S., & Viney, G. (2025). Bridging the adaptation-finance gap: Pathways for the green climate fund in the Pacific. Earth System Governance, 24, 100247.

adaptation investments are accessible, inclusive, and capable of driving structural and transformative change across all components.

The country-specific summaries also establish a common analytical baseline across PICs, enabling RPACA to understand variations in GESI–climate vulnerability, policy readiness, and institutional capacity. At the operational level, this baseline will be applied to site-specific and subproject assessments, ensuring that each subproject GAAP builds on country-level findings while tailoring actions to local contexts and community priorities. These analyses also support prioritisation, safeguards, and monitoring by identifying where systems strengthening, accessibility measures, and inclusive governance reforms are most needed and where RPACA can add the greatest value.

3. Programme-wide GESI Standards

3.1 RPACA Gender and Inclusion Criteria

RPACA will apply seven gender equality and social inclusion standards to guide the design, implementation, and monitoring of all sub-projects. Verified by and co-developed with Pacific Island country representatives at the regional design workshop in Nadi (March 2026), these overarching standards set minimum requirements for inclusive, evidence-based, and accountable adaptation. They operationalise the GTCA approach across all components.

The programme GESI analysis shows that Pacific countries are missing significant opportunities to draw on the leadership, innovation, and adaptive capacities of women, youth, persons with disabilities, and the knowledge of older people. These standards respond directly to that gap by ensuring RPACA investments move beyond safeguard compliance and intentionally embed these strengths in activity design and delivery**.**

RPACA Gender Equality and Inclusion Criteria for Sub-Projects

1. **Identify gender equality and inclusion barriers and gaps** through analysis and show how transformational impacts will be achieved via a Gender Equality and Social Inclusion Action Plan (GAAP).
2. **Ensure representative governance**, with women and other under-represented groups holding formal seats in project decision-making structures.
3. **Build capacity through customised training, mentoring, and work experience** opportunities that strengthen the skills and leadership pathways of women and other under-represented groups.
4. **Integrate GBV/SEAH prevention and risk-mitigation** measures into all project designs and operations.
5. **Apply gender-responsive and universal design standards** to all built and renovated infrastructure.
6. **Use disaggregated data (**sex, age, disability, ethnicity, income, and location) and both qualitative and quantitative monitoring as the evidence base for project performance**.**
7. **Align with regional, national Climate and GESI requirements,** ensuring compliance and legitimacy across all levels.

Together, these programme-wide standards create the foundation for the transformative shifts outlined below. They operationalise the Gender Transformative Climate Action (GTCA) approach, embedding inclusion across all RPACA components.

3.2 Alignment with international guidance and economic rationale

These standards are consistent with international guidance, including the UNDP Gender Responsive and Socially Inclusive Climate Cost–Benefit Analysis (2023), the GGCA Gender Equality and Climate Policy Scorecard (2025), the UNFCCC Gender Action Plans (COP 29–30), and UN Women's Driving Gender Responsive Climate Action (2025). They are further reinforced by ADB's ADB Strategy 2030 and its midterm review's Strategic Focus Area 5 – resilience and empowerment, the ADB Gender Equality and Climate Change Sectors Guide (2024), and the GCF Gender Policy (2022), which together define best practice for mainstreaming gender and social inclusion in climate adaptation and finance.

Across these frameworks, common requirements include intersectional analysis, inclusive governance, survivor-centered GBV/SEAH safeguards, gender-responsive and universal design, quantified equality and inclusion targets, and costed, budget-tagged actions.

The economic rationale for applying these standards is well established. Evidence from IPCC AR6, OECD, UNDP, ADB, and GCF consistently shows that GESI-integrated adaptation delivers higher resilience outcomes, greater economic efficiency, and reduced maladaptation risks. Collectively, the evidence indicates that GESI-integrated adaptation delivers higher returns, more durable outcomes, and stronger compliance with donor requirements for Pacific Island countries.

3.3 Programme-wide standards

Across RPACA, these GESI standards function as programme-wide requirements that guide design, implementation, and monitoring. All components must apply intersectional analysis, embed inclusive governance, integrate survivor-centered SEAH safeguards, apply universal design principles, and allocate and track resources for GESI actions. These requirements ensure consistency across sectors and implementing partners, provide a common basis for monitoring and reporting, and establish defensible compliance anchors for review.

The next section outlines the component-specific GESI implications and requirements for Components 1 and 2, which form the basis of the RPACA Gender Action Plan (GAAP). Components 3 and 4, led by SPC and SPREP, will prepare their own GAAPs as those workstreams come online. All GAAPs must align with the RPACA Gender and Inclusion Standards to ensure a consistent, accountable, programme-wide approach.

3.4 Gender Equality and Inclusion specific Transformative Shifts Across RPACA Components

The application of these standards across all components creates opportunities for systemic change in how adaptation is governed, financed, and delivered. RPACA's role is not only to build on existing momentum but to catalyse transformative change, shifting inclusion from acknowledgement to systemic embedding. These shifts are grounded in the international and regional best practice frameworks outlined in Section 3.2, ensuring RPACA's approach is globally recognised and regionally anchored.

Component 1 – Enhancing Pacific Island Access to Climate Finance

- ***Transformative shift*:** From women and other under-represented groups — including youth, persons with disabilities, and SOGIESC groups — being excluded from climate finance decisions and benefits to their formal participation with

decision-making authority, voting rights, and leadership roles, and equitable access embedded in governance and resource allocation.

- ***RPACA Pathway***: Establish inclusive governance structures with formal seats for women and other under-represented groups, backed by gender-responsive budgeting and tagged climate finance systems, leading to climate finance redistributing power and resources equitably and embedding accountability into financial governance.

Component 2 – Climate-Resilient Infrastructure and Coastal Protection

- ***Transformative shift****:* From infrastructure design that overlooks gender-responsiveness and accessibility to planning and delivery where inclusive design standards are embedded as resilience norms.

- ***RPACA Pathway:*** Embed gender-responsive and accessibility standards across all infrastructure and coastal resilience investments, leading to inclusive design becoming common practice that redefines how infrastructure is conceived, delivered, and governed — embedding equity, safety, and resilience at the core of Pacific adaptation.

Component 3 – Climate-Resilient Food, Water and Public Health Systems (to be developed separately by SPC)

- ***Transformative shift***: From one-size-fits-all services that fail to understand and respond to the unique needs of those most affected by climate impacts to responsive systems that use evidence of differentiated impacts to deliver inclusively.

- ***RPACA Pathway:*** Strengthen food, water, and health systems by embedding inclusive early warning systems, accessible service points, and community-led adaptation pathways that prioritise women, youth, persons with disabilities, and SOGIESC groups**,** leading to essential services being delivered equitably, resiliently, and in direct response to diverse community needs — including those historically left out.

Component 4 – Pollution, Waste Management and Regional Environmental Governance (to be developed separately by SPREP)

- ***Transformative shift:*** From fragmented, project-level efforts to regional governance that is coordinated, inclusive, accountable, and aligned with Pacific and global frameworks.

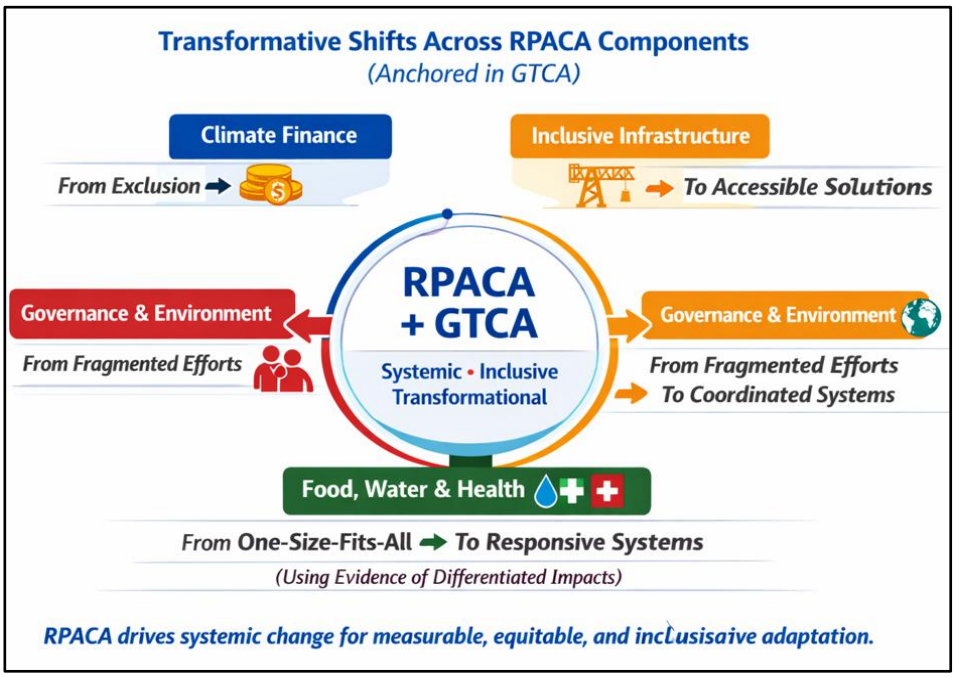
- ***RPACA Pathway:*** Build Pacific-led knowledge platforms, strengthen inclusive leadership, and standardise SADEL monitoring to generate evidence for decisions. Apply RPACA Gender and Inclusion Standards (intersectional analysis, inclusive governance, disaggregated data, universal design, SEAH safeguards), leading to governance that is evidence-driven, equitable, and consistent with regional and global commitments.

Intersectional analyses, inclusive participation and governance, survivor-centered SEAH safeguards, universal design, and GESI resource tracking will be applied across all components and embedded in GAAP activities. These activities establish the framework for sub-project GAAPs, which are refined through sector analyses and consultations to ensure context-appropriate, inclusive implementation. Systemic change is therefore advanced both through whole-of-programme standards that embed inclusion, accountability, and resilience across all components, and through sub-project GAPs that operationalise them.

SEAH risk assessments will be conducted as part of due diligence process, alongside training for contractors, project management units, and local partners. While SEAH actions are managed under safeguards rather than gender action plans, RPACA will ensure that mitigation measures are budgeted and implemented, including awareness programs, codes of conduct, and periodic audits. Additionally, RPACA will be guided by the ADB's Good Practice Note (GPN) to strengthen operational approaches to addressing SEAH risks in its operations with a specific focus on sovereign projects with civil works.

As a result of these efforts, RPACA will drive systemic change across climate finance, resilient services, inclusive governance, pollution and waste management — embedding quantified targets, budget tagging, and intersectional evidence. Over the next decade, this pathway will strengthen resilience and equity across 14 Pacific Island Countries, aligned with regional and global frameworks and reinforcing the GTCA as the anchor for transformational action.

Figure 7: Gender Equality and Social Inclusion Transformative Shifts Across Components



4. Component 1: Gender Equality and Inclusion Operational Requirements – Climate Finance

4.1 Enhancing Pacific Island's Access to Climate Finance

Building on the gender equality and social inclusion criteria outlined in Section 3, this section identifies the operational requirements, institutional reforms, and minimum standards needed to ensure that Component 1 delivers gender-transformative, socially inclusive, and climate-finance-aligned outcomes.

Component 1 addresses the systemic exclusions embedded in Pacific public financial management and climate finance systems, which limit equitable access to adaptation resources. These exclusions affect women and girls, persons with disabilities, youth, SOGIESC groups, older people, and female-headed households, who remain under-represented in fiscal governance and underserved by financial sector services. Climate decision-making bodies globally average ~40% women, but Pacific-specific bodies are often below this level, particularly in technical and finance committees under ministries

of finance and planning (based on UNFCCC constituted body trends, not national committees). Institutional norms, inaccessible financial systems, and the absence of gender-responsive budgeting and fiduciary safeguards reinforce these inequities, positioning Component 1 as a critical entry point for reshaping the region's inclusive climate finance architecture.

All reforms under Component 1 will be implemented in alignment with ADB and GCF gender and social inclusion requirements and will be tracked against RPACA DMF indicators to demonstrate compliance and measurable outcomes.

4.1.1 Enhanced Public Financial Management (PFM) Capacity to support inclusive access to climate finance.

The programme will focus on building long-term regional capacity to access climate finance, with direct implications for representation, leadership, and knowledge equity. It will use innovative and bespoke capacity building strategies that target critical needs including internship pathways, apprenticeship schemes, university programmes, and online learning platforms that must intentionally include women, youth, persons with disabilities, and SOGIESC individuals, addressing structural barriers such as caregiving responsibilities, digital exclusion, and limited mobility.

Operationalising GTCA requires shifting from participation to influence, ensuring that under-represented groups hold decision-making authority and accountability within climate finance governance structures. This includes representation in the RPACA Steering Committee, Advisory Panel, and technical subgroups.

Regional knowledge products, such as SOPs, guidelines, and policy briefs, must integrate gender-responsive budgeting, disability inclusion, SEAH-safe financial sector protocols, and universal design principles, and explicitly support countries to meet climate-finance readiness, accreditation, and fiduciary requirements.

This outcome will prioritise building a diverse, regionally grounded talent pipeline capable of influencing climate-finance decision making, strengthening institutional capacity, and embedding inclusive practices across national and regional climate-finance systems.

4.1.2 Outcome: Enhanced PFM capacity to support inclusive access to climate finance

This outcome addresses the structural reforms required to ensure equitable and inclusive access to climate finance. Fiscal risk analytics, budget processes, and adaptation investment pipelines must integrate sex-, age-, disability-, and location-disaggregated data, in line with ADB/GCF requirements and RPACA DMF indicators for inclusive data systems. Countries may require support to institutionalise gender-responsive budgeting, disability-inclusive fiscal planning, and transparent reporting on GESI-tagged climate finance flows, including alignment with national climate-finance strategies, readiness plans, and accreditation pathways.

Gender Equality and Social Inclusion Requirements for PFM

i. Integrate gender-responsive budget tagging into national climate finance systems, ensuring that allocations and expenditures are visible, trackable, and aligned with inclusive adaptation priorities.

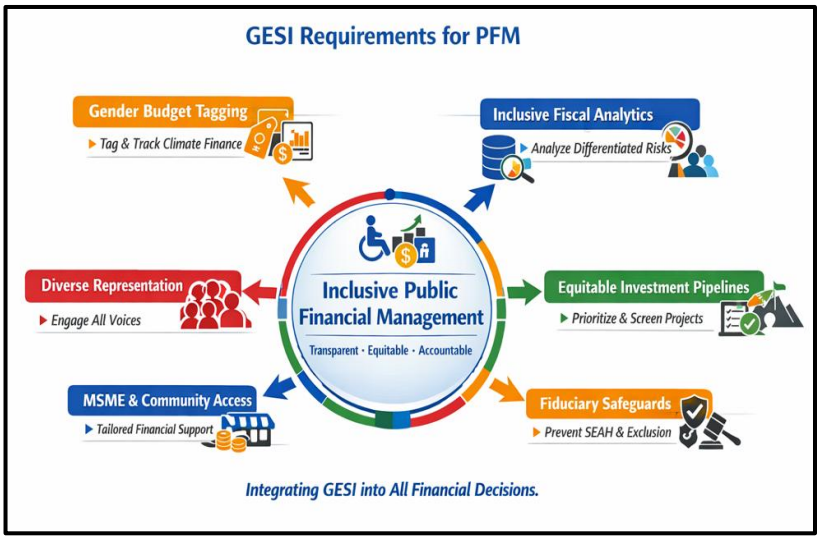
ii. Embed inclusive fiscal risk analytics that capture differentiated climate impacts on women, children, persons with disabilities, older populations, SOGIESC groups, rural households, and underserved communities, and using these analytics to inform budget ceilings, contingency planning, and investment prioritisation.

iii. Ensure that adaptation investment pipelines apply inclusive prioritisation criteria, including accessibility, safety, and equitable benefit distribution, and that pipeline screening tools incorporate gender equality and social inclusion-responsive risk and opportunity assessments.

iv. Strengthen fiduciary safeguards to prevent SEAH, discrimination, and exclusion in financial decision making, including integration of SEAH-safe protocols into PFM manuals, procurement systems, and audit processes.

v. Ensure representation of under-represented groups in national climate finance committees, NDAs, and PFM reform processes, with clear mechanisms for influence rather than symbolic participation.

Figure 8: Gender Equality and Inclusion Requirements for PFM



Operationalising GTCA within PFM systems requires shifting from technical compliance to structural influence, ensuring that fiscal governance processes actively redistribute decision-making power and resources toward under-represented groups, and that climate-finance decisions reflect lived experience, accessibility needs, and differentiated climate impacts.

4.1.3 Regional support for development, piloting and scaling of innovative financial instruments and mechanisms

This outcome focuses on developing and piloting innovative financial instrument, such as blended finance facilities, MSME lending mechanisms, and infrastructure de-risking facilities, which must be accessible to women-owned enterprises, informal workers, rural households, and persons with disabilities. Ensuring equitable access to these instruments is essential for enabling under-represented groups to participate meaningfully in climate-related economic opportunities.

Operationalising GTCA requires that new financial instruments actively dismantle structural barriers (collateral, discriminatory lending, digital exclusion), ensuring that financial inclusion is treated as a systemic reform rather than a product-level intervention, and that all instruments are monitored against gender-tagged budget flows and inclusive finance indicators.

Early analysis indicates that the market for women-led and youth-led MSME adaptation activity in PICs remains at an early stage. Structural constraints identified through the GESI

analysis, informality, limited collateral, sector concentration, uneven PFI capacity, and gaps in climate-related business support—mean that commercial mobilisation is unlikely in the short term. The design of any financial facility under Outcome 1.3 will therefore need to prioritise market-building and de-risking functions, rather than assume immediate readiness for blended finance approaches, and must be sequenced to reflect the current maturity of adaptation-related MSME ecosystems.

Structural barriers to finance in PICs include lack of collateral, discriminatory lending practices, limited financial literacy, and digital exclusion. Operationalising GTCA requires that new financial instruments actively dismantle these barriers rather than simply expand supply, ensuring that financial inclusion is treated as a structural reform rather than a product-level intervention.

Gender Equality and Social Inclusion Requirements for Financial Instruments and Mechanisms

i. Design MSME finance facilities with tailored eligibility criteria for women, persons with disabilities, and informal workers, including flexible documentation requirements and recognition of informal income streams.

ii. Ensure de-risking mechanisms prioritise enterprises led by or serving women and under-represented groups, and that guarantee structures explicitly address gendered and social exclusion risks.

iii. Embed SEAH-safe customer service protocols and grievance mechanisms in all financial products, including requirements for safe outreach, client protection, and confidential reporting pathways.

iv. Ensure digital finance platforms meet accessibility standards and are available in local languages and accessible formats, and that digital onboarding processes do not inadvertently exclude low-literacy or low-connectivity users.

v. Support market testing and feasibility studies that explicitly analyse gendered and social inclusion barriers, including differentiated climate-related financial needs and sector-specific adaptation opportunities.

These measures ensure that financial instruments under Component 1 contribute to equitable access and benefit distribution across PICs, and that adaptation-related financial markets evolve in ways that center inclusion, accessibility, and long-term resilience.

4.1.4 National Financial Institutions Strengthened

Outcome 1.4 focuses on strengthening reserve banks, local banks, and insurance companies to integrate gender-responsive financial sector policy, inclusive credit assessment tools, and accessibility standards. This includes building capacity for climate-aligned financial regulation, inclusive risk assessment, and equitable insurance coverage. Strengthening national financial institutions is essential to ensuring that climate finance reaches under-represented groups through equitable, accessible, and safe financial systems, and that financial sector reforms support countries to meet climate-finance readiness, accreditation, and fiduciary requirements in line with ADB and GCF standards.

Gender Equality and Inclusion requirements for Strengthening National Financial Institutions

i. Integrate gender-responsive financial sector policy into reserve bank regulatory frameworks, including supervisory guidance, prudential standards, and

consumer-protection requirements that explicitly address discrimination, exclusion, and SEAH risks.

ii. Develop inclusive credit assessment tools that recognise non-traditional collateral and informal income sources and embedding these tools within PFI lending policies and risk-rating systems to reduce structural bias in credit allocation.

iii. Ensure insurance products are accessible to women, persons with disabilities, older people, and rural households, including through simplified claims processes, accessible communication channels, and premium structures that do not disadvantage low-income groups or reinforce gendered risk assumptions.

iv. Embed SEAH-safe protocols and anti-discrimination safeguards in financial institutions, including integration into compliance frameworks, staff training, and customer-facing procedures to ensure safe access to financial services.

v. Ensure equitable representation of women, youth, and persons with disabilities in financial sector governance and regulatory processes, with mechanisms that enable meaningful influence over policy and regulatory decisions, rather than advisory-only roles.

These reforms strengthen the inclusiveness, transparency, and accountability of national financial systems, ensuring that climate finance is accessible to those most affected by climate change, and that financial institutions play an active role in driving structural and transformative change across the climate-finance ecosystem as part of a region-wide shift toward inclusive climate finance architecture.

Minimum Gender Equality and Social Inclusion Standards for Component 1 Activities

The following minimum standards apply across all Component 1 activities to drive structural change in climate finance systems and ensure inclusive and equitable access across all population groups, and to align national systems with ADB and GCF requirements for inclusive climate finance readiness, fiduciary standards, and adaptation investment pipelines across the full programme cycle and to ensure measurable reporting against RPACA DMF indicators.

i. Gender-responsive budget tagging and transparent reporting on climate finance allocations and expenditures, including public disclosure of gender and inclusion-tagged adaptation spending and integration into national budget statements. (Addressed under GAP Component 1, Activities 1 and 2)

ii. Inclusive fiscal risk analytics and data systems that use sex, age, disability, and location-disaggregated data to identify and address unequal climate impacts, and that inform budget decisions, pipeline prioritisation, and contingency planning in line with national climate finance strategies. (Addressed under GAP Component 1, Activity 1)

iii. Equitable representation of diverse groups in climate finance governance, including women, youth, persons with disabilities, PID/SOGIESC groups, older persons, and rural households, with mechanisms that ensure meaningful influence rather than symbolic participation through voting rights, delegated authority, or structured consultation processes. (Addressed under GAP Component 1, Activity 1)

iv. Accessible financial services and digital platforms designed to meet gender responsive and universal design standards and accommodate different languages and abilities, including low-connectivity and low-literacy users to ensure no-one is excluded from climate finance access. (Addressed under GAP Component 1, Activity 4)

v. SEAH-safe and non-discriminatory financial sector practices, including clear grievance mechanisms and protections for all users, embedded within institutional compliance and customer-protection frameworks and monitored through regular audits (Addressed under GAP Component 1, Activity 5).

vi. Inclusive MSME finance criteria and tailored financial products that recognise informal income, non-traditional collateral, and the needs of small and community-based enterprises, and that explicitly address gendered and social exclusion barriers in climate-related value chains. (Addressed under GAP Component 1, Activity 4)

vii. Capacity building for NDAs, MFEDs, reserve banks, and local banks, as needed, to integrate gender equality and social inclusion into climate finance policies, systems, and decision making, including regulatory guidance, fiduciary processes, and pipeline development tools that reflect GTCA principles. (Addressed under GAP Component 1, Activity 5)

viii. Gender and inclusion responsive monitoring and accountability, including clear indicators, targets, and public reporting on inclusive climate finance outcomes, aligned with national M&E systems and climate-finance reporting requirements and feeding into RPACA-wide reporting structures (Addressed under GAP Component 1, Activity 1).

Figure 9: Minimum Gender Equality and Social Inclusion Standards for Component 1 Activities



5. Component 2: Gender Equality and Social Inclusion Operational Requirements

5.1 Climate-Resilient Infrastructure and Coastal Protection

Pacific infrastructure is inadequate and increasingly climate-vulnerable, with persistent gaps in accessibility, safety, and design across roads, bridges, ports, WASH systems, and public facilities (ADB Pacific Infrastructure Sector Assessment, 2023). Many assets lack universal design, safe access, lighting, and SEAH-safe spaces (UNESCAP

Disability-Inclusive Infrastructure Report, 2022). These gaps disproportionately affect women, persons with disabilities, older people, children, and rural communities (ADB Gender and Infrastructure Assessment, 2021). Climate change and recurrent disasters further damage fragile assets, disrupt services, and widen inequalities (IPCC AR6 Pacific Chapter, 2022).

Infrastructure and coastal planning sectors remain male-dominated, with limited participation of women and persons with disabilities in engineering, planning, and asset management (ADB Gender Audit of Infrastructure Ministries, 2020). This reduces visibility of their mobility, safety, and service needs. Expanding representation strengthens relevance, safety, and resilience (GCF Gender Policy, 2019).

Demographic trends intensify these challenges. Pacific populations are youthful, disability prevalence is rising, and ageing communities require accessible facilities (SPC Pacific Demographic Trends Report, 2023). Urbanisation and outer island disparities further shape service access (World Bank Pacific Urbanisation Study, 2022). Infrastructure must reflect differentiated mobility, safety, and service needs across diverse groups (ADB Pacific Inclusive Infrastructure Guidance, 2023).

Coastal protection measures—seawalls, drainage, early warning systems, and nature-based solutions such as mangrove restoration and ecosystem-based shoreline management—show major GESI gaps (SPREP Coastal Adaptation Review, 2021). Women, persons with disabilities, and rural communities often lack influence in planning, face unsafe evacuation routes, and have limited roles in community adaptation (UN Women Pacific Disaster Risk Reduction Report, 2022). Strengthening their leadership improves effectiveness and ownership (ADB Gender and Climate Resilience Brief, 2023).

Component 2 embeds gender-responsive and disability-inclusive design, accessibility benchmarks, accountable data systems, representative governance, survivor-centered SEAH safeguards, and tenure access measures across all infrastructure and coastal protection investments, consistent with ADB safeguard requirements (ADB Environmental and Social Framework 2024). and GCF gender policy (GCF Gender Policy, 2019). The aim is to move beyond compliance toward system-level reforms that expand agency, safety, mobility, equitable access, and legitimacy, while integrating nature-based and hybrid solutions that deliver long-term, community-centered resilience (Pacific Region Infrastructure Facility Annual Report, 2023).

5.2 Expected Outcomes

5.2.1 Climate risk mainstreamed in ADB's sectoral infrastructure investment planning

Upstream climate assessments will reshape how infrastructure investments are identified, selected, and designed in Pacific Island Countries (ADB Pacific Infrastructure Sector Assessment, 2023). Programme activities will be organised into batches: Batch 1 sub-projects already prepared for approval with demonstrated adaptation impacts, and Batch 2 projects at concept stage with strong adaptation potential. All sub-projects under this outcome will meet the GESI requirements outlined in Section 5.3 and be tracked against RPACA DMF indicators. This ensures that climate risk is not treated as an add-on but embedded into investment planning, aligning with ADB safeguard requirements and GCF gender policy.

5.2.2 Key transport, energy, water supply, and coastal infrastructure systems are climate -resilient

Infrastructure investments across multiple sectors will strengthen resilience and sustainable management capacity (World Bank Pacific Resilience Program, 2022; PRIF Annual Report, 2023). The scale of these investments is expected to move systems to a tipping point where

climate resilience becomes standard practice. All sub-projects will adopt gender-responsive and universal design standards that guarantee equitable access, consistent with ADB and GCF compliance requirements.

Historically, Pacific infrastructure has been designed without considering the mobility, safety, and service needs of women, persons with disabilities, older people, and rural communities (ADB Enhancing Gender Equality in Infrastructure Development, 2023). Weak national standards, inconsistent accessibility codes, and limited disaggregated data have reinforced these gaps (UNESCAP Disability-Inclusive Infrastructure Report, 2022).

Outcome 5.2.2 addresses these structural gaps by embedding universal design, accessibility benchmarks, disaggregated data systems, and quantified targets into every stage of planning, construction, and monitoring. This shifts delivery from ad hoc, asset-focused projects to system-level reforms that guarantee equitable access, safe mobility, and inclusive service delivery.

5.2.3 Inclusive Service Delivery Systems

Applying Criteria 2, 3, and 4, RPACA will embed inclusivity into the delivery of essential services linked to infrastructure investments. Sub-projects will institutionalise representative governance, tailored capacity building, and survivor-centered SEAH safeguards to ensure equitable and protective service delivery (UN Women Pacific Disaster Risk Reduction Report, 2022).

- Representative governance: Women, persons with disabilities, youth, older people, and PID/SOGIESC groups will hold seats in infrastructure planning committees.
- Capacity building: Training and mentoring tailored to vulnerable groups, linking vocational skills to infrastructure projects and creating leadership pathways beyond participation.
- SEAH safeguards: Survivor-centered protection measures integrated into service delivery protocols, including grievance pathways and referral mechanisms aligned with regional and GCF standards. These are elaborated in Annex 6: Environment and Social Management Framework.
- Quantified targets: % of women and youth trained, % of facilities meeting accessibility standards.
- Budget tagging: Resources allocated to inclusion safeguards visible, trackable, and accountable.

In summary, by embedding barrier analysis, representative governance, legal alignment, quantified targets, and inclusive design into land and resource planning, RPACA moves beyond minimum compliance. These measures expand agency, safety, and equitable use, ensuring that tenure access and infrastructure systems are legitimate, resilient, and inclusive for all population groups.

Gender Equality and Social Inclusion Requirements for RPACA Infrastructure Investments

i. Apply gender responsive and universal design standards including accessible WASH, child-friendly spaces, safe lighting, tactile surfaces, ramps and handrails, accessible signage, and dignity measures for persons with disabilities across all public facilities and transport nodes. (Addressed under GAP Component 2, Activity 8).

ii. Assess all sub-projects against accessibility benchmarks to ensure equitable access for women, girls, and under-represented groups, including rural and outer island communities, older people, and persons with limited mobility. (Addressed under GAP Component 2, Activity 8).

iii. Embed disaggregated data systems (sex, age, disability, ethnicity, income, location) in monitoring frameworks to support intersectional analysis and track differentiated mobility, safety, and service access outcomes. (Addressed under GAP Component 2, Activity 11).

iv. Set quantified accessibility and inclusion targets, with mandatory reporting against RPACA DMF indicators. (Addressed under GAP Component 2, Activity 11).

v. Apply budget tagging for inclusive infrastructure, ensuring resources allocated to accessibility and inclusion are visible, trackable, and compliant with ADB/GCF requirements (Addressed under GAP Component 2, Activity 8).

vi. Conduct inclusive design consultations with women, persons with disabilities, youth, older people, and rural communities to ensure infrastructure reflects lived experience, differentiated risks, and cultural norms (Addressed under GAP Component 2, Activity 7).

vii. Integrate climate-resilient design standards (e.g., flood-proofing, heat-resilient materials, storm surge protection, elevated pathways) that account for differentiated climate impacts on vulnerable groups (Addressed under GAP Component 2, Activity 8).

viii. Require inclusive procurement and contractor compliance, including SEAH-safe worksites, non-discriminatory labour practices, and mandatory universal design specifications in all contracts and supervision protocols (Addressed under GAP Component 2, Activity 9).

ix. Ensure accessibility and safety during emergencies, including evacuation-ready design, accessible shelters, safe transport routes, and continuity of essential services for persons with disabilities, older people, and caregivers (Addressed under GAP Component 2, Activity 10).

x. Embed inclusive operations and maintenance (O&M) requirements to ensure accessibility, safety, and universal design features are preserved throughout the asset lifecycle (Addressed under GAP Component 2, Activity 11).

xi. Integrate nature-based and hybrid infrastructure solutions (e.g., mangrove buffers, vegetated swales, ecosystem-based shoreline protection) that provide safe community-centered resilience benefits and reduce gendered and social vulnerabilities (Addressed under GAP Component 2, Activity 12).

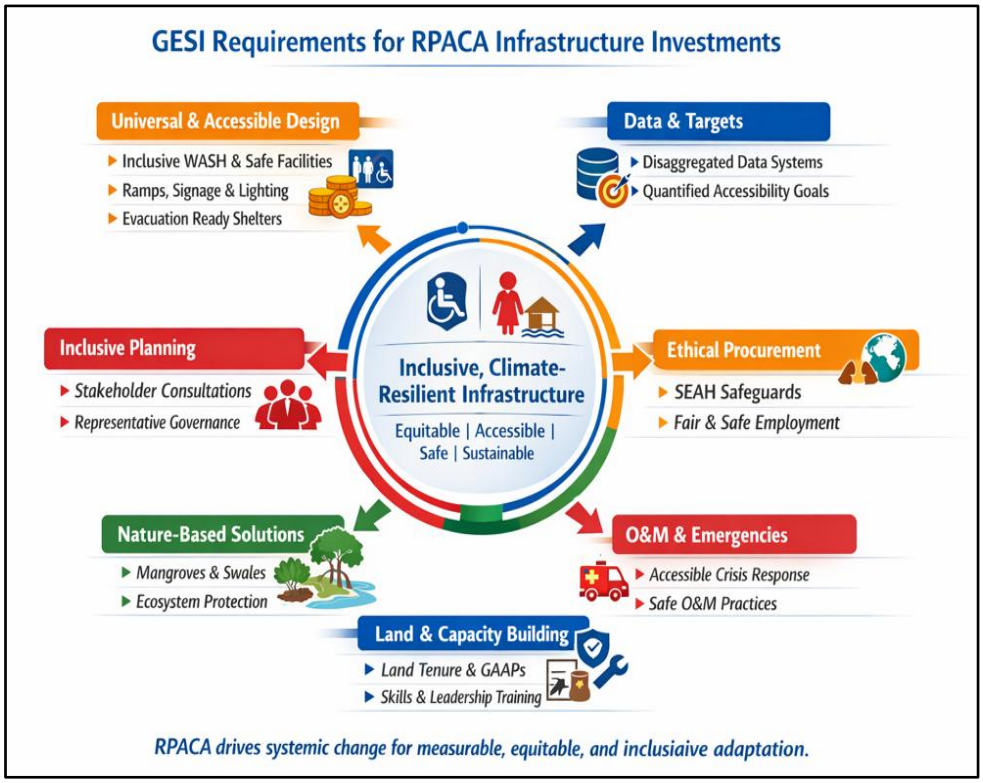
xii. Institutionalise representative governance structures in infrastructure and coastal planning committees, ensuring seats for women, persons with disabilities, youth, older people, and SOGIESC groups (Addressed under GAP Component 2, Activity 13).

xiii. Provide tailored capacity building and vocational training linked to infrastructure projects, creating leadership pathways for under-represented groups (Addressed under GAP Component 2, Activity 14).

xiv. Integrate survivor-centered SEAH safeguards into shelters, evacuation centers, and service delivery protocols, including grievance pathways and referral mechanisms (Addressed under GAP Component 2, Activity 10).

xv. Address barriers to land, resource, and tenure access through GAAPs, representative governance, legal alignment, and quantified targets (Addressed under GAP Component 2, Activity 15).

Figure 10: Gender Equality and Social Requirements for RPACA Infrastructure Investments



6. Risk Identification, Mitigation and Monitoring

Pacific Island Countries face a set of systemic gender equality, disability inclusion, and social inclusion risks that can undermine the effectiveness, equity, and sustainability of climate finance and adaptation investments. These risks reflect structural inequalities, gaps in institutional capacity, uneven access to finance and services, and persistent barriers to meaningful participation by women, youth, persons with disabilities, rural communities, and SOGIESC groups. They also mirror the findings of Section 2, which highlighted limited disaggregated data, weak enforcement of safeguards, inconsistent inclusion of under-represented groups, and the risk that climate action reinforces rather than reduces inequality.

To address these risks, RPACA applies a comprehensive, multi-layered approach to GESI risk management that aligns with the programme's Gender-Transformative Climate Action (GTCA) principles. This approach is structured around three pillars:

- **Risk Identification:** Using sex, age, disability, ethnicity, income, and location disaggregated data; inclusive fiscal risk analytics; market testing; and intersectional analysis to identify structural barriers and differentiated climate impacts.
- **Risk Mitigation:** Embedding inclusive governance, accessible and gender-responsive infrastructure, SEAH-safe systems, equitable climate finance mechanisms, and institutional capacity strengthening across all components.
- **Risk Monitoring and Accountability:** Applying clear indicators, targets, and reporting requirements aligned with national M&E systems and RPACA's DMF to track progress and ensure accountability for inclusive outcomes.

RPACA's approach recognises that equitable and meaningful engagement is central to climate resilience. Women, youth, persons with disabilities, older people, rural communities, and SOGIESC groups must have formal, resourced, and influential roles in governance, planning, design, and oversight. This includes representative seats in climate finance committees, infrastructure and coastal planning bodies, and national decision-making structures, as well as inclusive consultation processes that reflect lived experience and cultural norms.

RPACA also embeds gender-responsive and universal design standards across all infrastructure investments, ensuring safe, accessible, and resilient public facilities, transport nodes, shelters, and digital platforms. Climate finance systems must apply gender-responsive budget tagging, inclusive prioritisation criteria, SEAH-safe fiduciary safeguards, and accessible financial products and services that remove structural barriers for women, persons with disabilities, informal workers, MSMEs, and underserved communities.

To ensure transparency and compliance, the risk matrix is explicitly aligned with the full suite of RPACA GESI frameworks, which define the minimum expectations for inclusive governance, accessible infrastructure, equitable climate finance, and intersectional monitoring.

The risks and mitigation measures presented in this section are derived from, and aligned with, the full suite of RPACA gender equality, disability inclusion, and social inclusion frameworks. Together, these frameworks define the minimum expectations for inclusive governance, accessible and gender-responsive infrastructure, equitable climate finance systems, SEAH-safe operations, and intersectional monitoring across all RPACA components. Their intention is to prevent or mitigate the systemic risks identified in the risk matrix, ensuring that each safeguard directly addresses barriers to inclusion and resilience**.** They include:

- RPACA Gender Equality and Inclusion Principles for Climate Resilience (*see page 9*
- Gender Equality and Inclusion Criteria for Sub-Projects (*see page 26*)
- Gender Equality and Inclusion Requirements for Public Financial Management (*see page 31*)
- Gender Equality and Inclusion Requirements for Financial Instruments and Mechanisms (*see page 32*)
- Gender Equality and Inclusion Requirements for Strengthening National Financial Institutions (*see page 33*)
- Minimum Gender Equality and Inclusion Standards for Component 1 (*see page 34*)
- Gender Equality and Inclusion Requirements for RPACA Infrastructure Investments (*see page 37*)

These frameworks collectively underpin the structure of the risk matrix, ensuring that the identified risks and mitigation measures reflect the structural, institutional, financial, and operational safeguards required to deliver gender-transformative, disability-inclusive, and socially equitable climate resilience across the programme.

The following risk matrix combines measures that avert exclusion and safeguard against systemic risks with proactive actions that strengthen leadership, expand equitable access, and generate positive gender-related impacts. This balance ensures RPACA's approach is not only risk-averse but also deliberately transformative, embedding 'do good' measures that drive structural change across all programme components.

RPACA Gender Equality and Inclusion Risk Management

Risk Category	Potential Risks (Activities/Programme)	Mitigation
Gender Norms in Programme Governance & Leadership	Governance arrangements risk becoming male-dominated, limiting women, youth, and persons with disabilities from leadership and decision-making roles.	Gender-transformative training for programme staff and contractors; quotas in programme committees; inclusive recruitment and appointment processes; community sensitisation linked to adaptation rollouts; mandatory representation of women, youth, and persons with disabilities in governance structures; voting rights and delegated authority mechanisms to ensure influence rather than symbolic participation.
Institutional Capacity & Willingness for GESI Integration	Ministries may lack clear mandates, adequate capacity, or willingness to integrate GESI into climate adaptation; resilience budgets may not tag or track GESI allocations.	Embedding GESI requirements in monitoring frameworks; strengthening institutional practices; supporting cross-agency coordination mechanisms; capacity building for NDAs, MFEDs, reserve banks, and local banks; inclusion of GESI criteria in institutional performance reviews.
Women's Access to Resources & Services	Women entrepreneurs, informal workers, and female-headed households face systemic barriers to land, collateral, finance, and business support services.	Gender-responsive lending criteria; expanded business support services tailored to women and youth; targeted outreach to rural and remote communities; digital inclusion initiatives; partnerships with cooperatives and women's associations; disaggregated monitoring; simplified documentation recognising informal income streams; reforms to collateral and tenure rules.
Women's Access to Climate Finance	Women's groups and community organisations face systemic barriers to accessing climate finance, including lack of collateral, limited proposal capacity, weak fiduciary safeguards, and exclusion from national planning.	Dedicated small grants and simplified application windows; capacity building for proposal development; gender-responsive fiduciary safeguards; mainstreaming gender in climate budgets; inclusion of women's representatives in NDC investment planning; disaggregated monitoring of finance flows; de-risking mechanisms prioritising women-led enterprises; SEAH-safe customer service protocols.
Youth Exclusion from	Young women and men face high unemployment,	Targeted vocational pathways linked to green sectors; simplified

Risk Category	Potential Risks (Activities/Programme)	Mitigation
Climate-Resilient Opportunities	limited access to training, apprenticeships, and climate-resilient sectors; migration pressures and caregiving constraints reduce opportunities.	small-grant windows for youth-led initiatives; youth representation in governance; outreach to rural/maritime areas; psychosocial support; integration of youth quotas in finance committees and infrastructure planning bodies.
Disability Inclusion & Access to Services	Persons with disabilities excluded from governance, consultations, and services due to inaccessible formats, stigma, and limited assistive devices.	Disability-inclusive design across programme processes; accessible formats (Braille, sign language, easy read); targeted outreach; decentralised stocks of assistive devices; partnerships with DPOs; disability-disaggregated indicators; mandatory accessibility audits; quantified inclusion targets reported against RPACA DMF indicators.
Stakeholder Engagement & Representation	Engagement processes risk being tokenistic, excluding women, youth, persons with disabilities, or SOGIESC groups.	Inclusive consultation protocols; participatory design workshops; resourcing for translation, transport, childcare; clear criteria for representative selection; feedback loops; integration of trusted actors and safe spaces; formalised standards requiring seats for women, youth, PWDs, and SOGIESC groups.
Community Ownership of Programme Processes	Engagement remains extractive (consultation only) rather than empowering; communities not involved in co-design.	Participatory planning; co-design of adaptation activities; community monitoring committees; feedback loops tied to delivery; community scorecards embedded in governance.
PFM Systems & Safeguards for GESI Integration	Fiscal systems fail to integrate GESI, reinforcing exclusion or allowing SEAH/discrimination.	Gender-responsive budget tagging; inclusive representation in budget committees; fiduciary safeguards against SEAH/discrimination; integration of accessibility standards into procurement; strengthened audit/oversight; regional harmonisation of safeguards; inclusive fiscal risk analytics; pipeline screening tools with GESI criteria.
Accessible & Gender-Responsive Infrastructure	Infrastructure designs fail to incorporate universal design, safe access, lighting, and safe spaces.	Accessibility benchmarks in procurement/supervision; consultation with diverse user groups; reforms to strengthen PIC building codes; quantified

Risk Category	Potential Risks (Activities/Programme)	Mitigation
		accessibility targets with mandatory reporting; inclusive O&M requirements.
Disaggregated Data in Climate Risk & M&E Systems	Sex-, age-, and disability-disaggregated data not available; baselines weak; reporting inconsistent.	Mandatory disaggregated indicators; strengthened data collection/reporting; integration of social data into climate risk modelling; alignment with RPACA DMF structures.
Accountability & Oversight in Programme Delivery	Oversight of contractors weak; grievance redress under-resourced.	Community scorecards; independent audits; donor-mandated reporting; community accountability committees; SEAH-safe grievance mechanisms; transparent disclosure; structured referral pathways.
Insurance Access & Equity	Women, PWDs, older people, and rural households excluded due to complex claims, discriminatory premiums, inaccessible channels.	Simplified claims processes; accessible communication channels; inclusive premium structures; monitoring of uptake by sex, age, disability, location.
Emergency Accessibility & Continuity of Services	Evacuation routes, shelters, and essential services not accessible to PWDs, older people, caregivers, or rural households.	Evacuation-ready design standards; accessible shelters; safe transport routes; continuity planning for essential services prioritising vulnerable groups.
Operations & Maintenance (O&M) of Infrastructure	Universal design features degrade over time, reducing equitable access.	Inclusive O&M protocols; mandatory accessibility audits; lifecycle funding allocations; community monitoring of accessibility.
Nature-Based and Hybrid Infrastructure Solutions	Reliance on hard infrastructure only, missing ecosystem-based resilience opportunities; excludes participation and livelihood roles for women, youth, and persons with disabilities, limiting equitable resilience benefits.	Integration of mangrove buffers and vegetated swales; hybrid infrastructure combining engineered and nature-based solutions; participatory design with communities, explicit engagement of women's groups, youth collectives, and disability organizations in stewardship and monitoring; livelihood co-benefits for vulnerable households reliant on natural resources; hybrid solutions designed to improve safe access routes and reduce disaster

Risk Category	Potential Risks (Activities/Programme)	Mitigation
		risks for rural households, caregivers, and older persons.
Inclusive Procurement & Contractor Compliance Protocols	Contractors fail to apply universal design or adopt non-discriminatory labour practices; SEAH safeguards not enforced.	Inclusive procurement rules; contractor compliance audits; mandatory SEAH-safe worksites; monitoring of labour practices.

7. Gender Equality and Social Inclusion Action Plan: Components 1 & 2

This section provides the RPACA GESI Action Plan (GAP), which sets out how the programme will operationalise its gender equality and social inclusion commitments across finance and infrastructure investments. Implementation of the programme-level GAAP will be coordinated through the Programme Management Unit, with dedicated GESI specialist support to guide and supervise delivery across all components.

The envisioned social and gender impact of the RPACA is to strengthen climate resilience across the Pacific by embedding gender equality and social inclusion into climate finance, infrastructure, and coastal protection systems, ensuring women, men, youth, persons with disabilities, older persons, and island communities, are better represented, benefit equitably, and experience reduced vulnerability to climate risks and impacts.

The gender outcome of the RPACA is to have established gender-responsive and socially inclusive climate finance and infrastructure systems across Pacific Island Countries, resulting in equitable access to climate finance, inclusive decision-making, and climate-resilient infrastructure that reduces the vulnerability of underrepresented and at-risk groups to climate-related hazards. An initial review of baseline data has been undertaken to rationalise the targets included in this GAP. These baselines provide the starting point for quantified measures (e.g., representation of women in fiscal training, adoption of gender-tagged climate finance reporting) and will be strengthened as national and sub-project plans evolve.

By sequencing measures across three horizons - Foundations, Institutionalisation, and Transformation, the GAP recognises that embedding gender equality, disability inclusion, and intersectionality requires progressive change. These horizons are defined here (see Section 1.2 for detailed descriptions) as:

- Foundations (Years 1–3): early measures to embed gender equality and intersectionality in governance, safeguards, and data systems, establishing baseline standards for inclusive practice, with early milestones such as adoption of gender-responsive budget tagging and inclusive pipeline screening
- Institutionalisation (Years 4–6): consolidation of inclusive finance and infrastructure practices, scaling women's empowerment and disability inclusion, and embedding protocols and mechanisms that make inclusion routine, including SEAH-safe protocols and inclusive MSME finance facilities.
- Transformation (Years 7–10): systemic change through legal reform, tenure access, and leadership and decision-making roles for women and excluded groups, evidenced by shifts in decision-making power, equitable access to climate finance, and representation in national climate governance bodies.

This approach positions RPACA to move beyond compliance, aligning with regional strategies and donor requirements while ensuring that women, persons with disabilities, and other excluded or under-represented groups are central to climate-resilient development pathways.

Impact: *IF we adopt a coordinated, long-term approach that integrates climate risk-informed adaptation strategies across sectors, enhances regional collaboration, mobilizes sustained and diversified finance, and promotes shared implementation THEN Pacific Island countries will strengthen community resilience, maximize benefits, and achieve sustainable development BECAUSE this strategy aligns national and regional efforts, restructures institutions, financing architectures, and transformational approaches, it sets a new standard for effective and impactful adaptation outcomes in the region*					
Outcome 1.1 Climate- disaster- and gender-responsive[16], gender equality and inclusive public financial management capacity of Pacific Island Countries' Ministries of Finance and national institutions strengthened.					
Component 1: Enhancing Pacific Island Access to Climate Finance					
Gaps/Barriers	**Outputs**	**Targets and Indicators**	**Agency**	**Timeline**	**Budget** (USD '000)
1. Inadequate integration of GESI into public financial management systems	• 1.1.1 Skills and capacity to address climate- and disaster- and gender-responsive*, and inclusive PFM are enhanced, retained and applied.	• Foundation: At least 3 RPACA countries pilot gender-responsive budget tagging and inclusive fiscal risk analytics in climate finance systems • Institution:100% of RPACA-supported finance flows apply gender-responsive tagging • Transformation: At least 60% of RPACA countries apply gender-responsive tagging and inclusive fiscal risk analytics in pipeline prioritisation and budget decisions aligned with national climate, DRM and GESI policies/strategies n	MoF; NDAs; gender/social ministries; technical support as needed	Y1–3 Foundation Y4–6 Institutionalisation Y7–10 Transformation	250

[16] Gender-responsive refers to policies, programs, projects, services, or approaches that recognize and address the different needs, roles, priorities, constraints, and opportunities of women, men, girls, and boys to promote gender equality and equitable outcomes

	• 1.1.3.1 Gender-responsive climate fiscal risk analytics are established, applied, and used to inform systemic reform and equitable access to climate finance	• Foundation: Interim indicators established in at least 3 RPACA countries to track progress toward systemic reform. • Institutionalisation (Years 4–6): At least 60% of supported NDAs and MoFs apply adapted eligibility criteria and tailored technical assistance measures for women entrepreneurs • Transformation (Years 7–10): Documented economic outcomes for women entrepreneurs attributable to GESI-responsive reforms in national PFM and climate finance systems. • ~~Interim indicators will track progress toward systemic reform and attributable economic outcomes for women~~	MoFs; NDAs; Programme technical support MoFs; NDAs; Programme technical support	Y1–3 Foundation Y4–6 Institutionalisation Y7–10 Transformation Y1–3 Foundations; Y4–6 Institutionalisation; Y7–10 Transformation	(USD '000): Included in subproject support costs Included in programme technical support costs
Representation of under-represented groups in national climate finance committees is limited	• 1.1.2 Regional climate finance and adaptation planning coordination with gender equality and inclusion mainstreamed is enhanced, retained, and applied	• Foundation: Representation baseline established in all RPACA countries. • Institutionalisation: Progressive increase in representation of under-represented groups documented annually. • Transformation: At least 40% representation of under-represented groups in national climate finance committees	NDAs; national climate governance bodies; gender/social ministries	Y1–3 Foundation Y4–6 Institutionalisation Y7–10 Transformation	(USD '000): Included in subproject support costs
2. Limited visibility of gender equality and	•	• Foundation: Initial pilots of gender-tagged budget lines	MoF; NDAs; NSOs; gender/social ministries	Y1–3 Foundation	250

inclusion allocations in climate finance	• 1.1.3.2 Gender-responsive and inclusive budget integration tools and processes are piloted, institutionalised, and applied across RPACA finance flows	disclosed in at least 2 RPACA countries' budget statements; At least 80% of RPACA subprojects qualify for effective gender mainstreaming or higher categorization under Guidelines for Gender Mainstreaming Categories of ADB Projects. ▪ Institutionalisation: Gender-tagged budget lines integrated in 100% of RPACA-supported finance flows. • • Transformation: At least 60% of PICs track gender-tagged climate finance reports At least 80% of eligible completed RPACA subprojects achieve successful gender equality results at completion, in accordance with ADB's Guidelines for the At-Exit Assessment of Gender Equality Results of Projects		Y4–6 Institutionalisation Y7–10 Transformation	
3. Exclusionary adaptation investment pipelines	• 1.1.2.2 Regional knowledge products and policy briefs with gender equality and social inclusion mainstreamed are prepared, disseminated, and applied to strengthen adaptation investment pipelines	• Foundation: At least 2 RPACA countries disclose gender-tagged budget lines in national statements. • Institutionalisation: Public disclosure of GESI-tagged allocations integrated in 100% of RPACA-supported finance flows\ • Transformation: At least 60% of PICs publish annual gender-tagged climate finance reports with attributable benefits for women-led enterprises.	MoF; NDAs; NSOs; gender/social ministries	Foundation; Institutionalisation; Transformation	50

	• 1.1.4 Prioritised, costed, and finance-ready climate adaptation investment pipelines with inclusive screening criteria and gender-responsive prioritisation are developed, retained, and applied	• Foundation: Inclusive screening criteria piloted in at least 2 RPACA pipelines. • Institutionalisation: Inclusive screening criteria applied to 100% of RPACA pipelines • Transformation: Documented attributable benefits for women-led enterprises into pipeline prioritisation and budget decisions.	NDAs; MoF; sector ministries;	Y1–3 Foundation ; Y4–6 Institutionalisation; Y7–10 Transformation	100
	• • 1.1.3.1 Gender-responsive Climate fiscal risk analytics	• Foundation: Interim indicators established to track systemic reform • Institutionalisation: Intersectional risk/opportunity assessments applied to 100% of RPACA-supported investments. • Transformation: Documented measurable outcomes for women into investment	NDAs; MoF; sector ministries;	Y1–3 Foundation Y4–6 Institutionalisation Y7–10 Transformation	100
4. Structural barriers to women-led MSME and its access to climate finance	• 1.1.1 Skills and capacity to address climate-, disaster-, and gender-responsive, inclusive PFM are enhanced, retained and applied	• Foundation: At least 1 MSME finance facility piloted with tailored eligibility criteria. • Institutionalisation: At least 3 inclusive MSME finance facilities piloted; at least 30% of loans per year granted to women-owned MSMEs; progressive increase from baseline in loans to youth and PWD-led enterprises • Transformation: 50% of PICs adopt inclusive MSME finance criteria;	NDAs; MoF; local banks; CSOs; DPOs;	Y1–3 Foundation Y4–6 Institutionalisation Y7–10 Transformation	350

		documented increases from baseline in access for youth and PWD-led enterprises. .			
	2.1.3.1 Developing technical capacity of national agencies, including women staff, to design and implement inclusive MSME finance facilities and de-risking mechanisms	• Foundation: Interim indicators established to track systemic reform • Institutionalisation: De-risking mechanisms applied in at least 3 inclusive MSME finance facilities; tailored guarantees and technical assistance measures adopted; progressive increase from baseline in support for youth and PWD-led enterprises • Transformation: Documented attributable economic outcomes for women entrepreneurs integrated into national climate finance reporting; documented increases from baseline in access for youth and PWD-led enterprises.			

	• • Output 2.1.3.2: Inclusive digital finance platforms designed and implemented to meet accessibility standards.	• Foundation: Interim indicators established to track accessibility compliance. ▪ Institutionalisation: At least 3 MSME finance facilities adopt digital platforms meeting accessibility standards; progressive increase from baseline in access for youth and PWD-led enterprises. ▪ Transformation: Documented measurable outcomes for women-led, and PWD-led enterprises attributable to accessible digital finance platforms.			

5. **Limited inclusiveness of national financial institutions**	1.4 National financial institutions for inclusive climate finance are strengthened, with gender-responsive financial sector policy, inclusive credit assessment tools, accessible insurance products, and SEAH-safe compliance protocols integrated, retained, and applied	• Foundation: At least 2 reserve banks or local banks pilot inclusive credit assessment tools and SEAH-safe compliance protocols; interim indicators established to track systemic reform [FC1.1][CP1.2]. • Institutionalisation: Inclusive credit assessment tools adopted in at least 50% of PICs; at least 40% of new climate credit products explicitly attributable to women-led enterprises, tracked through interim indicators; progressive increase from baseline in access for youth and PWD-led enterprises [FC2.1][CP2.2]. • Transformation: Accessible insurance products available in 60% of PICs; 100% SEAH-safe compliance protocols integrated in relevant support areas of RPACA-supported institutions; at least 80% of NDAs/MoFs trained on GESI-responsive financial regulation; documented measurable outcomes for women, youth, and PWD entrepreneurs integrated into national climate finance reporting [FC3.1][CP3.2][CP3.3].	Reserve banks; local banks; insurance companies; MoF; NDAs; gender/social ministries; CSOs; DPOs	Y1–3 Foundation; Y4–6 Institutionalisation; Y7–10 Transformation	300

	• •	• 100% SEAH-safe compliance protocols integrated in relevant support areas of RPACA-supported institutions • At least 80% of NDAs/MoFs trained on GESI-responsive financial regulation by Transformation. • Foundation: Interim indicators established to track systemic reform. • Institutionalisation: At least 40% of new climate credit products explicitly attributable to women-led, tracked through interim indicators; progressive increase from baseline in access for youth and PWD-led enterprises • Transformation: Documented measurable outcomes for women, youth, and PWD entrepreneurs integrated into national climate finance reporting.	Reserve banks; local banks; insurance companies; MoF; NDAs; gender/social ministries; CSOs; DPOs Reserve banks; local banks; insurance companies; MoF; NDAs; gender/social ministries; CSOs; DPOs		
6. **Weak monitoring and accountability of inclusive climate finance outcomes**	• • 1.5 Gender- and inclusion-responsive monitoring and accountability mechanisms in PFM systems, with CSO and regional oversight participation, are	• Foundation: At least 2 RPACA countries pilot gender-responsive monitoring scorecards and publish initial climate finance reports with disaggregated data. • Institutionalisation: Climate finance reports integrate GESI indicators in all participating RPACA countries.	MoF; NDAs; gender/social ministries; CSOs; regional oversight agencies	Y1–3 Foundation; Y4–6 Institutionalisation; Y7–10 Transformation	200

	established, institutionalised, and applied	• Transformation: At least 50% CSO participation in climate finance bodies; climate finance reports disaggregate access outcomes by gender and age, tracking women's and youth participation in credit and fund allocation.			
Sub-Total					**USD 1.600**
Outcome 2.1: Climate resilience of communities, infrastructure systems, and institutions in Pacific Island Countries strengthened with gender equality and social inclusion mainstreamed					
Component 2: Protecting Pacific Communities through Climate-Resilient Infrastructure and Coastal Protection					
7. Infrastructure planning and design processes exclude lived experience of diverse groups	• 2.1.2 Climate-resilient and inclusive adaptation infrastructure sub-projects are completed and operationalised with inclusive design and participation of women, youth, persons with disabilities, and socially excluded groups	• Foundation: Inclusive consultations conducted in 70% of RPACA sub-projects, ensuring participation of women, youth, persons with disabilities, and socially excluded groups. • Institutionalisation: Inclusive consultations conducted for 100% of RPACA sub-projects, defined as consultations that ensure participation of women, youth, persons with disabilities, and socially excluded groups, with documented feedback integrated into sub-project design. • Transformation: Consultation reports publicly disclosed in at least 60% of PICs.	NDAs; sector ministries; CSOs; DPOs; SPC/SPREP technical support	Y1–3 Foundation; Y4–6 Institutionalisation; Y7–10 Transformation	200

8. Infrastructure assets vulnerable to climate impacts and disasters with disproportionate impacts on women, persons with disabilities, older people, and rural/outer island communities	• 2.1.2 Climate-resilient design standards (flood proofing, heat-resilient materials, storm surge protection, elevated pathways) are integrated into all RPACA infrastructure investments, ensuring differentiated impacts on women, PWD, older people, and rural communities are addressed	• Foundation: Climate-resilient design standards piloted in at least 50% of RPACA sub-projects • Institutionalisation: Gender-responsive and accessible climate-resilient design applied in 100% of RPACA sub-projects • Transformation: At least 60% of PICs adopt national climate-resilient design codes, measured through formal government approval and publication in official gazettes or national standards registries. • .	NDAs; sector ministries; SPC/SPREP technical support; contractors	Y1–3 Foundations; Y4–6 Institutionalisation; Y7–10 Transformation	300
9. Procurement systems and contractor practices often exclude inclusion standards and lack SEAH safeguards	• 2.1.3 Institutional capacity and enabling environment for inclusive infrastructure management are strengthened, with inclusive procurement and contractor compliance — including SEAH-safe worksites, non-discriminatory labour practices, and mandatory	• Foundation: Inclusive procurement clauses piloted in at least 2 RPACA contracts. • Institutionalisation: All RPACA contracts include inclusive procurement clauses. • Transformation: Independent compliance audits conducted in at least 50% of PICs .	NDAs; MoF; contractors; gender/social ministries; SPC/SPREP oversight	Y1–3 Foundation; Y4–6 Institutionalisation; Y7–10 Transformation	250

	universal design specifications integrated into all contracts and supervision protocols				
10. Emergency infrastructure and evacuation systems are not accessible or safe for vulnerable groups	• 2.1.2 Evacuation-ready design, accessible shelters, safe transport routes, and continuity of essential services for persons with disabilities, older people, caregivers, and rural communities are integrated into RPACA infrastructure investments, with survivor-centred SEAH safeguards embedded in shelters, evacuation centres, and service delivery protocols	• Foundation: Accessible evacuation design piloted in at least 3 RPACA sub-projects. • • Institutionalisation: Emergency accessibility integrated in 100% of RPACA sub-projects • Transformation: At least 60% of PICs adopt national emergency accessibility standards	NDAs; sector ministries; national disaster management agencies; CSOs; DPOs	Y1–3 Foundation; Y4–6 Institutionalisation; Y7–10 Transformation	250
11. Operations and maintenance practices fail to preserve accessibility and universal design features	• 2.1.3 Inclusive operations and maintenance (O&M) requirements are embedded to ensure accessibility, safety, and universal design features are preserved throughout the asset lifecycle, with	• Foundation: Inclusive O&M protocols piloted in at least 3 RPACA sub-projects. • Institutionalisation: Inclusive O&M protocols applied in 100% of RPACA sub-projects. • • Transformation: At least 40% of PICs adopt national inclusive O&M standards.	NDAs; sector ministries; contractors; local governments; CSOs/DPOs	Y1–3 Foundation; Y4–6 Institutionalisation; Y7–10 Transformation	150

	monitoring protocols and community feedback mechanisms institutionalised				
12. Limited uptake of nature-based and hybrid infrastructure solutions in coastal protection	• 2.1.2 Nature-based and hybrid infrastructure solutions (mangrove buffers, vegetated swales, ecosystem-based shoreline protection) are integrated into RPACA infrastructure projects, ensuring differentiated benefits for women, youth, persons with disabilities, older people, and rural/outer island communities	• Foundation: Nature-based solutions piloted in at least 2 RPACA sub-projects, with interim indicators tracking gender-responsive outcomes • Institutionalisation: Nature-based solutions integrated in at least 50% of RPACA sub-projects • Transformation: 60% of PICs adopt national guidelines for hybrid infrastructure	NDAs; sector ministries; SPC/SPREP; CSOs; community groups	Y1–3 Foundation; Y4–6 Institutionalisation; Y7–10 Transformation	200
13. Infrastructure and coastal planning committees remain male-dominated, limiting participation of women, persons with disabilities, youth, older people, and SOGIESC groups	• 2.1.3 Representative governance structures in infrastructure and coastal planning committees are institutionalised, with mandatory seats for women, PWD, youth, older people, and	• Foundation: Representative governance clauses piloted in at least 2 RPACA committees. • Institutionalisation: All RPACA sub-projects adopt representative governance clauses. • Transformation: At least 40% representation of women in governance committee; Proportionate participation of	NDAs; sector ministries; gender/social ministries; CSOs; DPOs	Y1–3 Foundation; Y4–6 Institutionalisation; Y7–10 Transformation	200

	SOGIESC groups embedded in RPACA sub-projects	under-represented groups in the governance committee.			
14. Limited capacity building and vocational pathways linked to infrastructure projects, reducing leadership opportunities for under-represented groups	• 2.1.3 Tailored capacity building and vocational training linked to RPACA infrastructure projects are provided, creating leadership pathways for women, youth, persons with disabilities, older people, and SOGIESC groups	• Foundation: Inclusive training pilots conducted in at least 4 RPACA sub-projects • Institutionalisation: At least 60% of RPACA sub-projects adopt inclusive capacity building components • Transformation: At least 40% of women trainees and 40% trainees from under-represented groups progress into leadership or technical roles.	NDAs; sector ministries; training institutes; CSOs; DPOs	Y1–3 Foundation; Y4–6 Institutionalisation; Y7–10 Transformation	250
15. Gendered and social barriers to land, resource, and tenure access reduce equity and legitimacy in infrastructure planning	• 2.1.3 Barriers to land, resource, and tenure access are addressed through GAAPs, representative governance, legal alignment, and quantified targets, with intersectional analysis (gender, age, disability, ethnicity) embedded in relevant land/resource planning processes.	• Foundation: Inclusive training pilots conducted in at least 2 RPACA sub-projects. • Institutionalisation: 100% of RPACA sub-projects apply gender-responsive policies. • Transformation: At least 40% of women and 40% of vulnerable groups with documented tenure rights.	NDAs; land/resource ministries; gender/social ministries; CSOs; DPOs	Y1–3 Foundation; Y4–6 Institutionalisation; Y7–10 Transformation	300
				Sub-Total	**USD 2,150**

Gaps/Barriers	**Activities**	**Targets and Indicators**	**Agency**	**Timeline**	**Budget** (USD ‘000)

Cross-Component Measures (Components 1 & 2)					
1. Requirement to embed GESI issues, gaps, and opportunities in sub-project GAP preparation	Undertake comprehensive GESI analyses during project preparation to identify issues, gaps, and opportunities, providing the evidence base for GAP development through updated datasets (including Appendix 1: Pacific Country GESI-Climate Profiles) and inclusive stakeholder consultation	• Foundation: 100% of RPACA sub-projects conduct gender analyses and prepare draft GAAPs using inclusive consultations and disaggregated data. • Institutionalisation: All sub-project GAAPs aligned with programme-wide framework and national GESI policies (quality standards applied). • Transformation: Sub-project GAAPs embedded in national systems and inform broader climate finance and infrastructure strategies.	NDAs; gender/social ministries; Programme technical support	Y1–3 Foundations; Y4–6 Institutionalisation; Y7–10 Transformation	Included in all sub-project preparation budgets
2. Engagement of GESI Specialist for programme-wide technical support	Recruit and embed a GESI specialist within RPACA programme structures to provide technical guidance, quality assurance, and capacity support for sub-project GAPs and monitoring.	• Foundations: GESI specialist recruited and embedded in programme structures, providing technical inputs to all sub-projects during preparation • Institutionalisation: Specialist ensures 100% of sub-project GAAPs meet programme-wide	PIU	Y1–3 Foundation; Y4–6 Institutionalisation; Y7–10 Transformation	Included in programme management costs

		framework and national GESI policy standards. • Transformation: Specialist role institutionalised within national systems or regional support mechanisms, ensuring sustainability of GESI integration.			
3. Programme-wide monitoring and reporting of GESI outcomes	Establish a unified monitoring framework to track GESI indicators across all RPACA components, ensuring sex-disaggregated data collection and regular reporting.	• Foundation: Monitoring framework piloted in at least 2 countries, with sex-disaggregated data collected for all sub-projects. • Institutionalisation: 100% of RPACA sub-projects report against agreed GESI indicators, with consolidated programme-wide reporting. • Transformation: GESI monitoring integrated into national climate finance and infrastructure reporting systems.	PIU	Y1–3 Foundation Y4–6 Institutionalisation; Y7–10 Transformation	Included in programme management costs
4. Limited institutional capacity of NDAs and ministries to apply GESI criteria in climate finance	Deliver structured training and technical support to NDAs, ministries, and implementing agencies to	• Foundations: Training modules delivered in at least 3 RPACA countries, with 40% of participants being women.	PMU and embedded in sub-projects where feasible	Y1–3 Foundation; Y4–6 Institutionalisation; Y7–10 Transformation	Included in programme management costs

and infrastructure planning	strengthen institutional capacity for GESI integration.	• Institutionalisation: All NDAs and implementing agencies adopt GESI criteria in project appraisal and design • Transformation: Institutional capacity embedded in national systems, with ongoing professional development programmes sustained			
				Total	**USD 3,750**

Appendix 1: Pacific Country GESI-Climate Profiles

Cook Islands

1. Country context

Population:	~24,500; 49% female (ADB,2024)
Land area:	~240 km² across 15 islands (UNFCCC 2023)
Urbanisation:	~75% reside on Rarotonga; outer islands face depopulation (World Bank, 2024)
Poverty:	~13% below national poverty line; multidimensional poverty ~30% (ADB 2023)
Disaster risk ranking:	Ranked 24th globally (World Risk Report 2024)
Key climate hazards:	Cyclones, flooding, drought, sea level rise, coastal erosion (Cook Islands NAP 2023)

The Cook Islands is a small Polynesian state comprising 15 islands, with three-quarters of the population concentrated on Rarotonga. Outer islands face depopulation due to limited services and economic opportunities, driving migration both internally and overseas (primarily to New Zealand and Australia). This reshapes household structures and service delivery, with rural communities increasingly female-headed (~20%) as men migrate for labour opportunities (ADB 2023; DFAT 2024).

The economy is highly service-oriented, with tourism contributing around 60% of GDP. Fisheries, agriculture, and remittances provide supplementary livelihoods, but climate-sensitive sectors such as tourism and coastal fisheries are acutely vulnerable to cyclones, coral bleaching, and coastal erosion (ADB 2023; World Bank 2024). Women dominate informal markets, handicrafts, and food processing, while men dominate construction, offshore fishing, and transport. These gendered divisions of labour shape exposure to climate shocks and access to higher-value economic opportunities.

Demographically, youth account for about 30% of the population, with NEET rates around 22% (SPC/ILO 2023). Disability prevalence is ~11% (Cook Islands Disability Inclusive Development Policy 2020–2025). Both groups face systemic barriers to education, employment, and participation in climate governance. Geographic isolation of outer islands compounds these challenges, with limited transport connectivity, shortages of teachers and health workers, and uneven access to resilient infrastructure (Ministry of Health 2023; Ministry of Education 2023).

The Cook Islands ranks 24th globally in the World Risk Index 2024, reflecting extreme exposure to cyclones, flooding, drought, sea level rise, and coastal erosion. Settlement patterns, reliance on tourism, and depopulation of outer islands amplify vulnerability, while climate-induced displacement and labour migration reshape household responsibilities and service demands.

2. GESI Analysis

Labour force participation:	Women ~55%; men ~68% (Cook Islands Labour Force Survey 2023–2024)
Women in parliament:	~17% (IPU 2024)
Youth NEET:	~22% (SPC/ILO 2023)
Disability prevalence:	~11% (Cook Islands Disability Inclusive Development Policy 2020–2025)
GBV prevalence:	~33% of women report lifetime violence (UN Women 2024)
Financial inclusion:	~65% of women hold accounts; collateral barriers persist (ADB 2023)

Gender Norms and Roles

Traditional norms and customary tenure strongly shape gender roles. Women carry primary responsibility for caregiving, food preparation, and water collection, which intensify during climate shocks when food gardens fail or water sources dry up (Beijing+30 Report 2024). These roles expose women to climate-linked health risks (waterborne disease, food insecurity) and reduce time for paid work. Men dominate fishing and construction, facing occupational hazards during disasters. Women's exclusion from land ownership under customary tenure (~90% of land is customary) limits their ability to access credit or invest in resilient housing, reinforcing economic dependency (Legal Gap Analysis 2023).

Economic Participation and Finance

Women are concentrated in informal markets, handicrafts, and agriculture — sectors highly vulnerable to climate variability, particularly saltwater intrusion and declining fish stocks (ADB 2023). Despite relatively high account ownership (~65%), access to credit is constrained by collateral requirements and gender norms. Female-headed households often lack extension services or climate finance, limiting adaptation investments (UNDP 2023). Tourism volatility further reduces women's income opportunities, while men's dominance in offshore fishing and construction channels recovery resources toward male-dominated sectors.

Political Participation and Leadership

Women hold ~17% of parliamentary seats (IPU 2024), but representation at local council levels is lower. Cultural norms, limited campaign financing, and male-dominated networks constrain participation. Youth and persons with disabilities are similarly underrepresented in climate governance, despite disproportionate impacts (CEDAW 2023). This underrepresentation weakens integration of gender, youth, and disability perspectives in climate and DRM planning.

GBV and SEAH

GBV prevalence is ~33% of women reporting lifetime violence (UN Women 2024). Climate-related displacement increases risks of GBV and SEAH, especially in overcrowded shelters lacking privacy and security. Referral pathways are limited outside Rarotonga, and stigma deters reporting (UNFPA 2014; Spotlight Initiative 2023). Survivor services are unevenly distributed, leaving outer island women with limited access to protection and justice.

Disability Inclusion

Persons with disabilities (~11% prevalence) face systemic barriers to education, employment, and disaster preparedness. Evacuation centres, WASH facilities, and early warning systems are not consistently accessible. Women and girls with disabilities face heightened GBV risks and

limited access to reproductive health services (Pacific Disability Forum 2024). Weak enforcement of accessibility standards in public infrastructure compounds exclusion.

Youth

Youth unemployment and NEET rates remain high (~22%). Climate change reduces opportunities in agriculture and fisheries, while volatility in tourism limits jobs. Young women face additional barriers due to caregiving responsibilities and exclusion from STEM/TVET pathways (SPC/ILO 2023; UNESCO UNEVOC 2023). Migration to Rarotonga or overseas reshapes household structures, leaving older relatives and women with increased caregiving burdens.

Education and Skills

Access to education is uneven. Outer island schools face shortages of teachers and infrastructure, contributing to dropout rates among girls and children with disabilities (Ministry of Education 2023). Climate disruptions damage school infrastructure and interrupt learning cycles. Women and girls remain underrepresented in STEM and TVET fields, limiting entry into higher-value climate-resilient sectors such as renewable energy, engineering, and disaster management (UNESCO UNEVOC 2023).

Social Protection

The Cook Islands' social protection system includes pensions and health subsidies, but coverage gaps remain. Schemes are not fully climate-shock responsive, leaving female-headed households, informal workers, and persons with disabilities vulnerable during disasters (ADB 2022; UNDP 2023). Reliance on remittances and community support networks creates uneven resilience, with outer islands particularly disadvantaged.

3. National Climate and GESI Frameworks

National Adaptation Plan (NAP, 2023)
Provides a 10-year roadmap for resilience in water, health, infrastructure, and food systems. References women, youth, and persons with disabilities but lacks measurable indicators, budget tagging, and monitoring mechanisms.

Joint National Action Plan (JNAP) for DRM & CCA (2011–2015; updated 2023)
Established integrated disaster and climate governance. The updated version strengthens institutional coordination but gender and disability safeguards remain weak in evacuation planning and infrastructure design.

Climate Change Country Programme (2018–2030)
Serves as the overarching climate finance framework, aligning national priorities with GCF engagement. It sets out institutional arrangements, readiness pipelines, and accreditation pathways for direct access to climate finance.

Enhanced Direct Access (EDA) Facility (GCF FP281, approved 2025)
A landmark programme unlocking USD 39.98 million in GCF finance plus USD 4.2 million co-finance. Establishes a unified mechanism for communities, NGOs, and small businesses to access climate finance directly through the Ministry of Finance and Economic Management and the Bank of the Cook Islands. Includes grants, concessional loans, building retrofits, water security measures, and a revolving fund for sustained access. A gender action plan and gender assessment were integral to approval.

National Gender Equality and Women's Empowerment Policy (2019–2024)
Anchored in constitutional equality, prioritises women's leadership, economic empowerment, and GBV prevention. Integration into climate and DRM sectors is limited, with weak institutional capacity and funding gaps.

Family Wellbeing Policy (2022–2032)
Provides a holistic framework for family resilience, linking gender equality, child protection, youth empowerment, disability inclusion, and elder care. The policy explicitly references climate change and disasters, emphasising the need for inclusive preparedness, protection services, and social support systems during climate shocks.

Disability Inclusive Development Policy (2020–2025)
Aligns with CRPD, emphasising accessibility and inclusive services. Implementation hindered by limited data, weak enforcement of accessibility standards, and insufficient budget allocations.

National Youth Policy (2021–2026)
Promotes youth engagement in resilience and green jobs. Mechanisms for youth participation in climate finance and project monitoring are not operationalised.

Sectoral Frameworks
Agriculture and fisheries strategies reference resilience but overlook women's roles in coastal gleaning. Education frameworks lack commitments to disability-inclusive pedagogy and STEM pathways for girls.

4. Key Gaps and Challenges

High exposure to hazards and uneven resilience
Cyclones, flooding, drought, and sea level rise disproportionately affect women, youth, and persons with disabilities. Women's caregiving and water collection roles intensify during disasters, youth face prolonged school closures, and persons with disabilities are excluded from evacuation planning. Outer islands experience longer recovery times due to depopulation, limited transport connectivity, and shortages of health and education personnel (UNFCCC 2023; Ministry of Health 2023).

Customary land tenure and housing vulnerability
With ~90% of land under customary tenure, women rarely hold rights. This restricts access to credit and resilient housing, and limits relocation planning options. Post-disaster housing recovery often reinforces male control over land and resources, leaving female-headed households and persons with disabilities at greater risk of insecure shelter (Legal Gap Analysis 2023; ADB 2023).

Service delivery gaps in outer islands
Outer islands face shortages of health workers, teachers, and resilient infrastructure. Women and girls experience higher maternal mortality and dropout rates, while persons with disabilities encounter inaccessible clinics and schools. Geographic isolation compounds vulnerability, with delays in supply delivery and limited communications infrastructure during climate events (Ministry of Health 2023; Ministry of Education 2023).

GBV and SEAH risks in emergencies

Around 33% of women report lifetime GBV (UN Women 2024). Climate-related displacement and overcrowded shelters exacerbate risks, particularly where privacy, lighting, and security are absent. Referral pathways are weak outside Rarotonga, and stigma deters reporting. Survivor services are unevenly distributed, leaving outer island women with limited access to protection and justice (UNFPA 2014; Spotlight Initiative 2023).

Disability inclusion deficits

Despite policy commitments, infrastructure and services often lack universal design. Evacuation centers, WASH facilities, and communication systems are not consistently accessible. Women and girls with disabilities face heightened GBV risks and limited access to reproductive health services. Weak enforcement of accessibility standards in public infrastructure compounds exclusion (Pacific Disability Forum 2024).

Youth unemployment and limited pathways

Youth NEET rates (~22%) reflect exclusion from education, training, and employment. Climate change reduces opportunities in agriculture and fisheries, while volatility in tourism limits jobs. Young women face additional barriers due to caregiving responsibilities and exclusion from STEM/TVET pathways. Migration reshapes household structures, leaving older relatives and women with increased caregiving burdens (SPC/ILO 2023; UNESCO UNEVOC 2023).

Financial exclusion despite account ownership

Although ~65% of women hold bank accounts, collateral requirements and gender norms restrict access to credit. Youth and persons with disabilities face similar barriers. Female-headed households often lack extension services or climate finance, limiting adaptation investments. This weakens participation in higher-value, climate-resilient sectors (ADB 2023; UNDP 2023).

Data and evidence limitations

Sex, age, and disability-disaggregated data are not systematically collected across climate, DRM, or infrastructure sectors. This weakens accountability and limits the ability to target vulnerable groups effectively. Post-disaster needs assessments rarely include GESI-specific indicators, reducing evidence for inclusive planning (SPC 2023).

Social protection gaps

Existing schemes (pensions, health subsidies) are not climate-shock responsive. Female-headed households, informal workers, and persons with disabilities remain underserved. Reliance on remittances and community support networks creates uneven resilience, with outer islands particularly disadvantaged (ADB 2022; UNDP 2023).

Institutional capacity constraints

Frameworks reference vulnerable groups but lack operational detail, measurable targets, and budget tagging. Weak coordination between protection, DRM, and climate agencies limits inclusive implementation. Donor-funded projects drive much of the progress, raising sustainability concerns (Office of Climate Change Cook Islands 2023).

5. Potential RPACA GESI Support Actions

Based on existing policy frameworks and recent reports, several areas have been identified where RPACA may be able to contribute to strengthening GESI integration in climate finance and resilient infrastructure:

Finance Systems (Component 1)

- **Gender-responsive climate finance:** Build capacity in the Ministry of Finance and Bank of the Cook Islands to apply climate budget tagging and gender-responsive budgeting, as outlined in the *Climate Change Country Programme (2018–2030)* and operationalised through the *GCF Enhanced Direct Access Facility (2025–2032)*.
- **Inclusive access mechanisms:** Expand grant and concessional loan instruments under the EDA Facility to reach women's cooperatives, youth enterprises, and disability organisations, addressing collateral barriers identified in the *ADB Country Gender Assessment (2023)*.
- **Safeguards and accountability:** Integrate SEAH safeguards and survivor-centered referral pathways into climate finance governance, drawing on the *National Gender Equality Policy (2019–2024)* and *Family Wellbeing Policy (2022–2032)*.
- **Data systems:** Establish sex, age, and disability-disaggregated monitoring of climate finance beneficiaries, consistent with commitments in the *Disability Inclusive Development Policy (2020–2025)* and recommendations from SPC (2023).
- **Capacity building for vulnerable groups:** Provide technical assistance and financial literacy programmes to women, youth, and persons with disabilities to strengthen participation in climate finance pipelines, aligned with the *National Youth Policy (2021–2026)* and *Van KIRAP GESI Action Plan (SPC/UNDP 2023)*.

Infrastructure and Services (Component 2)

- **Universal design standards:** Ensure evacuation centers, schools, health facilities, and water systems incorporate accessibility and safety features, as mandated in the *Disability Inclusive Development Policy (2020–2025)* and referenced in the *NAP (2023)*.
- **GBV/SEAH safeguards:** Embed GBV prevention and SEAH safeguards in shelter design, relocation planning, and community engagement, consistent with the *National Gender Equality Policy (2019–2024)* and *Family Wellbeing Policy (2022–2032)*.
- **Vocational pathways:** Expand STEM and TVET opportunities for women and youth in climate-resilient infrastructure sectors (renewable energy, coastal protection), addressing gaps identified in the *UNESCO UNEVOC TVET Profile (2023)*.
- **Service delivery integration:** Strengthen health, education, and social protection systems to be climate-shock responsive, ensuring continuity of maternal health, disability services, and youth programmes during disasters (Ministry of Health 2023; Ministry of Education 2023).
- **Outer island resilience:** Prioritise investments in outer island infrastructure and services to reduce disparities in access, drawing on findings from the *JNAP update (2023)* and *World Bank Climate and Poverty Analysis (2024)*.

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Federated States of Micronesia

1. Country context

Population:	~105,381 (ADB,2024), ~49% female
Poverty:	~41% below national poverty line (ADB 2022)
Disaster Risk:	Ranked 14th globally (*World Risk Index 2024*)
Youth (15–24):	~28% of population; NEET ~30% (SPC/ILO 2023)
Disability prevalence:	~12% (Pacific Disability Forum 2024)

Geography and settlement
FSM is a geographically dispersed nation of four states — Yap, Chuuk, Pohnpei, and Kosrae — spread across more than 600 islands. Settlement patterns vary significantly: Chuuk hosts the largest population, while outer islands are sparsely populated and face severe service delivery challenges. Communities are concentrated along coastal zones, leaving them highly exposed to sea level rise, storm surges, and saltwater intrusion. Geographic dispersion complicates infrastructure development, transport connectivity, and disaster response, creating uneven resilience across states.

Climate vulnerability
FSM is among the world's most climate-vulnerable countries, ranked 14th in the *World Risk Index 2024*. Rising sea levels, coastal erosion, and saltwater intrusion threaten food security and potable water supplies. Cyclones, droughts, and storm surges regularly damage housing, agriculture, and fisheries. Outer islands are particularly at risk, with limited evacuation options and slower recovery times. Climate variability is already driving displacement, with households relocating internally or migrating abroad to seek safety and livelihoods.

Economic structure
The economy is narrow and climate-sensitive. Subsistence agriculture and coastal fisheries dominate livelihoods, while remittances and aid flows provide critical buffers. Tourism is modest compared to other Pacific states, constrained by geographic isolation and limited infrastructure. Compact of Free Association (COFA) funding from the United States underpins fiscal stability, but climate shocks undermine infrastructure and food systems. Women are concentrated in informal markets, handicrafts, and subsistence agriculture, while men dominate offshore fishing and construction. These gendered divisions of labour shape exposure to hazards and recovery capacity.

Migration and household dynamics
Migration to the US and Guam is significant, reshaping household structures and leaving many female-headed households with increased caregiving and livelihood responsibilities. Remittances provide resilience but create volatility, as households depend on external income flows. Male labour migration reduces local capacity for farming, fishing, and community resilience activities, while women assume expanded roles in household management and community obligations. Youth aspirations are increasingly oriented toward overseas work, reducing participation in local labour markets and community leadership.

Demographic pressures and social vulnerability
FSM has a youthful population, with nearly one-third under 24. Youth unemployment and NEET rates are high, particularly in outer islands where formal labour markets and vocational opportunities are limited. Education access is uneven, with shortages of teachers and resilient

infrastructure in remote areas. Persons with disabilities (~12% prevalence) face systemic barriers to services, employment, and disaster preparedness. GBV prevalence (~32%) compounds vulnerability, with climate-related displacement and overcrowded shelters increasing risks. These intersecting pressures underscore FSM's acute vulnerability and the urgent need for inclusive, well-resourced resilience measures.

2. GESI Analysis

Labour force participation:	Women ~45%; men ~70% (ILO/SPC 2023)
Women in parliament:	~10% (IPU 2024)
Youth NEET:	~30% (SPC/ILO 2023)
Disability prevalence:	~12% (Pacific Disability Forum 2024)
GBV prevalence:	~32% of women report lifetime violence (UN Women 2023)
Financial inclusion:	~50% of women hold accounts; collateral and tenure barriers persist (ADB 2023)

Gender norms and roles

Women's roles in caregiving, food preparation, and water collection intensify during climate shocks, exposing them to heightened health risks such as waterborne disease and food insecurity (UN Women 2023). Men dominate offshore fishing and construction, facing immediate physical risks during cyclones and storm surges, while women's reliance on subsistence agriculture and coastal gleaning leaves them vulnerable to saltwater intrusion and declining marine resources (SPC 2023). Customary land tenure restricts women's ownership rights, limiting their ability to access credit or secure resilient housing (ADB 2023). These gendered divisions of labour and structural inequalities reduce women's adaptive capacity and reinforce exclusion from climate-related decision making.

Economic participation and finance

Women are concentrated in informal markets, handicrafts, and subsistence agriculture — sectors highly exposed to climate variability and external shocks (ADB 2023). Despite account ownership (~50%), women face barriers to credit, insurance, and savings products due to collateral requirements and land tenure constraints (Global Findex 2021). Female-headed households often lack extension services or climate finance, limiting investments in resilient housing, water storage, or climate-smart agriculture. Migration reshapes household economies: remittances provide resilience but leave women with increased responsibilities and limited access to climate-resilient technologies (SPC/ILO 2023). Control over remittances is gendered, with some women gaining financial decision-making power, while others remain excluded, reinforcing uneven resilience outcomes.

Political participation and leadership

Women's representation in parliament (~10%) is among the lowest in the Pacific (IPU 2024). Cultural norms, limited campaign financing, and male-dominated networks constrain women's participation in governance. Women's voices are underrepresented in climate governance structures, weakening integration of gender perspectives in adaptation planning (UNFCCC Gender Climate Tracker 2023). Youth and persons with disabilities are similarly excluded from decision-making, despite disproportionate climate impacts. National climate policy documents reference vulnerable groups but lack mechanisms to ensure their consistent participation in governance structures or technical working groups (Climate Change Act 2019).

GBV and SEAH

GBV prevalence is ~32% (UN Women 2023). Climate-related displacement and overcrowded shelters exacerbate risks, particularly where privacy, lighting, and security are absent (Pacific Protection Cluster 2024). Referral pathways are limited outside state capitals, and stigma deters reporting. Survivor services are unevenly distributed, leaving outer island women with limited access to protection and justice. National frameworks acknowledge GBV risks but integration into disaster preparedness, evacuation, and recovery processes remains weak (Family Safety Act 2014).

Disability inclusion

Persons with disabilities (~12% prevalence) face systemic barriers to education, employment, and disaster preparedness (Pacific Disability Forum 2024). Evacuation centres, WASH facilities, and communication systems are not consistently accessible. Women and girls with disabilities face heightened GBV risks and limited access to reproductive health services (UNFPA 2023). Weak enforcement of accessibility standards in public infrastructure compounds exclusion. Data gaps and limited disability-disaggregated monitoring hinder planning and resource allocation for inclusive services (ADB 2023).

Youth

Youth unemployment and NEET rates remain high (~30%) (SPC/ILO 2023). Climate change reduces opportunities in agriculture and fisheries, while volatility in remittances limits household resilience. Young women face additional barriers due to caregiving responsibilities and exclusion from STEM/TVET pathways (UNESCO UNEVOC 2023). Migration reshapes household structures, leaving older relatives and women with increased caregiving burdens. Youth aspirations are increasingly oriented toward overseas work, reducing participation in local labour markets and community leadership, and weakening intergenerational knowledge transfer in agriculture and fisheries (SPC 2023).

3. National Climate and GESI Frameworks

Climate Change Act (2019)

Provides the legal foundation for climate governance, mandating integration of climate considerations across ministries and requiring inclusive consultation processes (FSM Government, 2019). It references vulnerable groups — women, youth, and persons with disabilities — but lacks operational mechanisms to ensure their participation. Implementation capacity varies across states, with outer islands facing the greatest challenges.

Nationally Determined Contribution (NDC, 2020 update)

Commits FSM to adaptation in water, coastal protection, health, energy, and agriculture (UNFCCC, 2020). Vulnerable groups are referenced but measurable gender-specific targets and disaggregated monitoring indicators are absent. Institutional capacity to prepare bankable proposals and access climate finance remains constrained.

FSM–GCF Country Program (2024–2027)

Serves as FSM's de facto *Climate Finance Strategy* (Department of Finance & Administration, 2022). Identifies priority projects for adaptation and mitigation, including food security, health resilience, and renewable energy. Establishes a pipeline of projects for GCF funding but notes gaps in policy, institutional operations, and gender/social inclusion safeguards. Ministries lack capacity for gender-responsive budgeting, and women's organisations, youth groups, and disability networks are underrepresented in project pipelines.

National Climate Change and Health Action Plan (2022)
Highlights climate-linked health risks, including waterborne diseases, maternal health vulnerabilities, and heat stress (FSM Ministry of Health, 2022). Acknowledges disproportionate burdens on women and children but lacks detailed strategies for disability inclusion or GBV risk mitigation in health service delivery.

National Gender Equality Policy (2025–2030)
Builds on the 2018 policy, reaffirming whole-of-society commitment to gender equality (FSM Department of Health & Social Affairs, 2025). Priorities include women's leadership, economic empowerment, GBV prevention, and mainstreaming gender across climate and disaster risk management. Aligns with Pacific regional commitments (PLGED, Beijing Platform for Action) and integrates disability and youth inclusion.

Micronesia Gender Equality Framework (MGEF, 2025–2030)
A subregional platform endorsed by Micronesian Leaders (SPC, 2025). Focuses on ending GBV, strengthening women's leadership, and advancing economic participation. Provides culturally grounded pathways for gender mainstreaming across Chuuk, Pohnpei, Yap, Kosrae, and neighbouring Micronesian states.

Disability Policy (2020–2025)
Aligns with CRPD commitments, emphasising accessibility, inclusive education, and participation in disaster preparedness (Pacific Disability Forum, 2024). Implementation is hindered by limited data, weak enforcement of accessibility standards, and insufficient budget allocations.

Youth Policy (2021–2026)
Promotes youth engagement in resilience, green jobs, and civic participation (SPC/ILO, 2023). However, mechanisms for youth participation in climate finance, project design, and monitoring remain weak.

Family Safety Act (2014)
Provides the legal framework for GBV prevention and survivor support (FSM Congress, 2014). While it acknowledges protection risks during disasters, integration into climate and disaster preparedness systems is limited. Referral pathways remain weak outside state capitals.

Sectoral frameworks
Agriculture, fisheries, and education strategies reference resilience but overlook gendered roles and disability inclusion (ADB, 2023; SPC, 2023). Water and sanitation plans highlight equitable access but do not consistently apply disability-inclusive design standards. Education sector plans reference resilient schools but fail to address girls' specific constraints during climate shocks, such as caregiving responsibilities and menstrual hygiene needs.

4. Key Gaps and Challenges

Fragmented climate finance architecture

FSM's *GCF Country Program (2024–2027)* sets priorities but remains donor-driven and project-based rather than a consolidated national strategy (Department of Finance & Administration, 2022). Ministries lack capacity for gender-responsive budgeting, and women's organisations, youth groups, and disability networks are underrepresented in project pipelines.

Limited operationalisation of gender frameworks

The *National Gender Equality Policy 2025–2030* and *Micronesia Gender Equality Framework (MGEF) 2025–2030* provide strong commitments but are not yet embedded in climate or disaster planning (FSM Department of Health & Social Affairs, 2025; SPC 2025). Sectoral ministries often

lack tools and training to apply gender analysis, leaving women excluded from relocation planning and climate finance decisions.

Customary land tenure barriers

Women's lack of land rights restricts access to credit, resilient housing, and relocation options (ADB 2023). This structural barrier undermines women's ability to invest in climate-resilient livelihoods and limits their participation in planned relocation processes.

Service delivery gaps in outer islands

Outer islands face shortages of health workers, teachers, and resilient infrastructure (SPC 2023). Women and girls experience higher maternal health risks and dropout rates, while persons with disabilities encounter inaccessible clinics and schools. Geographic isolation compounds vulnerability, with delays in supply delivery and limited communications infrastructure during climate events.

GBV and SEAH risks in emergencies

GBV prevalence (~32%) is exacerbated by climate-related displacement and overcrowded shelters (UN Women 2023). Referral pathways are weak outside state capitals, and stigma deters reporting. The *Family Safety Act (2014)* provides a legal framework but is not consistently integrated into disaster preparedness or relocation planning.

Disability inclusion deficits

Despite the *Disability Policy (2020–2025)*, evacuation centres, WASH facilities, and communication systems are not consistently accessible (Pacific Disability Forum 2024). Women and girls with disabilities face heightened GBV risks and limited access to reproductive health services. Weak enforcement of accessibility standards in public infrastructure compounds exclusion.

Youth unemployment and exclusion

Youth NEET rates (~30%) reflect exclusion from education, training, and employment (SPC/ILO 2023). Climate change reduces opportunities in agriculture and fisheries, while migration reshapes household structures, leaving older relatives and women with increased caregiving burdens. The *Youth Policy (2021–2026)* promotes resilience and green jobs but lacks mechanisms for youth participation in climate finance and project monitoring.

Financial exclusion despite account ownership

Although ~50% of women hold bank accounts, collateral requirements and gender norms restrict access to credit (Global Findex 2021). Female-headed households often lack extension services or climate finance, limiting adaptation investments. This weakens participation in higher-value, climate-resilient sectors.

Data and evidence limitations

Sex, age, and disability-disaggregated data are not systematically collected across climate, DRM, or infrastructure sectors (ADB 2023). This weakens accountability and limits the ability to target vulnerable groups effectively. Post-disaster needs assessments rarely include GESI-specific indicators, reducing evidence for inclusive planning.

Social protection gaps

Existing schemes (pensions, disability allowances) are not climate-shock responsive (ADB 2022). Female-headed households, informal workers, and persons with disabilities remain underserved.

Reliance on remittances and community support networks creates uneven resilience, with outer islands particularly disadvantaged.

Institutional capacity constraints

Frameworks reference vulnerable groups but lack operational detail, measurable targets, and budget tagging (Climate Change Act 2019; NDC 2020). Weak coordination between protection, DRM, and climate agencies limits inclusive implementation.

5. Potential RPACA GESI Support Actions

Based on existing policy frameworks and recent reports, several areas have been identified where RPACA may be able to contribute to strengthening GESI integration in climate finance and resilient infrastructure:

Finance Systems (Component 1)

- **Consolidated climate finance strategy**: Support FSM to move beyond the project-driven *GCF Country Program (2024–2027)* toward a unified, gender-responsive national climate finance strategy (Department of Finance & Administration, 2022).
- **Gender-responsive budgeting and tagging:** Build Ministry of Finance capacity to apply gender-responsive budgeting and climate budget tagging, ensuring allocations for women, youth, and disability groups are visible and trackable (ADB, 2023).
- **Inclusive access mechanisms:** Expand concessional finance and grant instruments to reach women's cooperatives, youth enterprises, and disability organisations, addressing collateral barriers and land tenure constraints (Global Findex, 2021).
- **Safeguards and accountability**: Integrate GBV/SEAH safeguards and survivor-centred referral pathways into climate finance governance, consistent with the *Family Safety Act (2014)* and *National Gender Equality Policy (2025–2030)*.
- **Data systems:** Establish sex-, age-, and disability-disaggregated monitoring of climate finance beneficiaries, consistent with recommendations in the *Micronesia Gender Equality Framework (2025–2030)*.
- **Capacity building for vulnerable groups:** Provide technical assistance and financial literacy programmes to women, youth, and persons with disabilities to strengthen participation in climate finance pipelines (SPC/ILO, 2023).

Infrastructure and Services (Component 2)

- **Universal design standards:** Ensure evacuation centres, schools, health facilities, and WASH systems incorporate accessibility and safety features, as mandated in the *Disability Policy (2020–2025)* (Pacific Disability Forum, 2024).
- **GBV/SEAH safeguards in displacement:** Embed GBV prevention and SEAH safeguards in shelter design, relocation planning, and migration frameworks, responding directly to risks highlighted in the *Family Safety Act (2014)* and *National Gender Equality Policy (2025–2030)*.
- **Vocational pathways:** Expand STEM and TVET opportunities for women and youth in climate-resilient infrastructure sectors (renewable energy, coastal protection), addressing gaps in the *Youth Policy (2021–2026)* (SPC/ILO, 2023).

- **Service delivery integration:** Strengthen health, education, and social protection systems to be climate-shock responsive, ensuring continuity of maternal health, disability services, and youth programmes during disasters (FSM Ministry of Health, 2022).
- **Outer island resilience:** Prioritise investments in outer island infrastructure and services to reduce disparities in access, drawing on findings from the *NDC (2020)* and *Climate Change Act (2019)*.
- **Migration and displacement planning:** Develop gender-sensitive migration frameworks that protect women's rights to health, housing, and livelihoods, addressing the "double exclusion" documented in regional GBV and displacement assessments (UN Women, 2023).

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Fiji Islands

1. Country context

Population	882,570; 49.3% female (ADB,2024)
Poverty	24.1% of the population below the national poverty line (HIES 2019–20, revised estimate).
Disaster risk	Ranked 15th globally (World Risk Report 2024). Note: Fiji's rank has varied in earlier years, e.g. 12th in 2022.

Fiji is an archipelago of more than 300 islands, with the majority of the population residing on Viti Levu and Vanua Levu. Urbanisation has increased steadily, with around 56% of the population living in urban areas in 2017, reflecting growth in the Suva–Nausori corridor and western urban centres such as Nadi and Lautoka (FBoS 2017). Rural communities remain predominant in maritime and interior areas, where access to services, markets, and infrastructure is more constrained. Population distribution reflects a strong concentration along transport corridors and coastal zones, while many maritime islands have small, dispersed populations with limited-service access. Internal migration from rural and outer-island communities to urban and peri-urban areas continues to shape settlement patterns, contributing to the expansion of informal settlements in flood-prone and low-lying areas. Climate-related pressures, including coastal erosion, saltwater intrusion, and repeated cyclone impacts, are increasingly influencing mobility decisions, with some households relocating seasonally or permanently to larger islands or higher-elevation areas. Fiji has also initiated planned relocation processes for communities facing severe climate risks, highlighting the growing intersection between climate change, land availability, and population movement.

The country is highly exposed to tropical cyclones, flooding, landslides, storm surges, and sea-level rise, with repeated major events (e.g. Cyclones Winston, Yasa, Ana) affecting housing, agriculture, and critical infrastructure. Low-lying coastal settlements, informal peri-urban areas, and maritime islands are particularly vulnerable to coastal erosion, saltwater intrusion, and storm surge impacts. Climate variability and projected sea-level rise are expected to intensify pressures on water security, food systems, and transport connectivity. These hazards also influence internal migration patterns, with some communities experiencing progressive displacement and increased reliance on urban centres for services, employment, and recovery support.

The economy is diversified relative to many Pacific neighbours, with key sectors including tourism, sugar, agriculture, fisheries, manufacturing, and remittances. Tourism and related services are major employers, particularly for women and youth, but are highly sensitive to climate shocks and external disruptions. Labour migration to Australia, New Zealand, and other destinations contributes to household income through remittances and shapes household composition, including female-headed households and intergenerational caregiving arrangements. Labour mobility schemes have expanded in recent years, increasing the number of working-age men and women temporarily overseas and influencing local labour availability, care responsibilities, and community participation.

Fiji has a relatively young population, with a median age of 27.5 years and a substantial youth cohort (15–24 years) (FBoS 2017). Youth unemployment and underemployment remain persistent, especially in rural and maritime areas where formal labour markets and vocational opportunities are limited. National development priorities are articulated in the 5-Year and 20-Year National Development Plan (NDP), which emphasises inclusive socio-economic development, climate and disaster resilience, and improved service delivery. Climate change is

recognised as a core development challenge, with adaptation, relocation of at-risk communities, and resilient infrastructure central to planning. Population mobility, land pressures, and the need for equitable access to services are increasingly reflected in national planning, particularly in relation to relocation, urban growth, and the resilience of rural and maritime communities.

2. GESI Analysis

Labour force participation:	Women ~40–45%; men ~75–80% (World Bank/ILO 2023)
Women in parliament:	~18–20% (IPU 2024)
GBV prevalence:	~64% lifetime physical and/or sexual IPV among ever-partnered women (Fiji Women's Crisis Centre / UN Women, 2013 study)
Financial Inclusion	79% of women and 86% of men hold an account; women are less likely to save or borrow formally (Global Findex 2021).
Disability prevalence	13–14% (2017 Census Disability modules)
Youth NEET:	~25–30% (SPC/ILO 2023)

Gender norms and roles

Gendered roles in Fiji shape exposure to climate impacts, access to services, and the ability to recover from shocks. Women carry primary responsibility for caregiving, food preparation, water collection, and household management, all of which intensify during cyclones, flooding, and water shortages. These responsibilities increase women's exposure to climate linked health risks, including waterborne diseases, heat stress, and food insecurity. In rural and maritime communities, women's reliance on subsistence agriculture, coastal gleaning, and nearshore fisheries exposes them to saltwater intrusion, coastal erosion, and declining marine resources. Men's roles in offshore fisheries, construction, and transport place them at higher immediate physical risk during extreme weather events, while women face longer term livelihood insecurity due to their concentration in informal and climate sensitive sectors. Traditional and church-based norms continue to influence household decision making and can limit women's participation in relocation planning, land negotiations, and climate related resource allocation.

High levels of labour migration to Australia and New Zealand through seasonal work and longer-term mobility schemes are reshaping gender roles and household dynamics. When men migrate, women often assume full responsibility for farming, fisheries, caregiving, household management, and community obligations. This increases their workload and their exposure to climate related stresses. When women migrate, older women and adolescent girls frequently take on additional unpaid care responsibilities, while men may assume roles traditionally performed by women. These shifts can create opportunities for women's leadership and economic decision making, but they can also shift established norms around household authority, control of remittances, and expectations of care.

Labour mobility also intersects with climate vulnerability. Households with absent working age members may have reduced capacity to prepare for cyclones, maintain farms, repair homes, or participate in community-based adaptation activities. During disasters, women headed or grandparent headed households may face increased challenges accessing assistance, relocating safely, or managing recovery tasks without adult labour.

Emerging social pressures, including rising substance use, opioid misuse, and increasing HIV incidence, also intersect with gender norms. Women and girls often carry responsibility for caring for affected family members. Stigma and limited access to sexual and reproductive health services can constrain their ability to seek support. These pressures increase vulnerability during climate shocks, when health systems are overstretched and mobility is restricted.

Economic participation and access to finance

Women's economic participation is shaped by sectoral segregation, limited access to productive assets, and climate-sensitive livelihoods. Women are concentrated in tourism, retail, services, and informal market activities — sectors highly exposed to cyclones, flooding, and economic disruptions. Rural and maritime women depend on agriculture and small-scale fisheries, both of which are vulnerable to climate variability and environmental degradation.

Despite relatively high financial inclusion, gender gaps persist in access to credit, insurance, and savings products that support climate-resilient livelihoods. Women, youth, and persons with disabilities face barriers related to collateral requirements, land tenure constraints, financial literacy, and limited access to formal institutions in remote areas. These constraints reduce the ability of vulnerable groups to invest in resilient housing, water storage, climate-smart agriculture, or livelihood diversification.

Labour mobility schemes have become a major livelihood strategy, with remittances forming a critical buffer against climate shocks. However, the outflow of working-age men and women can reduce local labour availability for agriculture, fisheries, and community resilience activities. Women in migrant-sending households often take on additional economic responsibilities, including managing farms, small businesses, and remittance flows, but may lack access to credit, extension services, or climate-resilient technologies.

Control over remittances is gendered: in some households, women gain greater financial decision-making power, while in others, remittances are controlled by male relatives or directed toward immediate consumption rather than climate-resilient investments. Migration also increases reliance on older women, who may be caring for grandchildren while managing climate-sensitive livelihoods with limited support.

For youth, labour mobility offers income opportunities but can also delay entry into local labour markets, reduce participation in community leadership, and reduce opportunities for intergenerational knowledge transfer in agriculture and fisheries, all of which have implications for climate adaptation capacity.

Political participation and leadership

Women, youth, and persons with disabilities remain underrepresented in national and local governance structures, including climate and disaster risk management committees. While women hold around 18–20 percent of parliamentary seats, their representation in provincial councils, municipal bodies, and traditional leadership structures is lower. This limits their influence over decisions related to land use, relocation, infrastructure investments, and resource distribution.

Youth participation is constrained by limited leadership pathways, high unemployment, and migration patterns that reduce their presence in community decision making. Persons with disabilities face physical, communication, and attitudinal barriers that restrict participation in climate planning processes. Although national policies reference inclusive participation, practical mechanisms such as accessible information, targeted consultations, and gender responsive budgeting are inconsistently applied across sectors.

National climate policy documents, including the National Adaptation Plan and the Climate Change Act, acknowledge that women, youth, and persons with disabilities are not consistently represented in climate governance structures or technical working groups. These documents also note limited participation in national climate finance processes, including NDC implementation, sector adaptation planning, and project pipeline development.

Assessments by the UNFCCC Gender Climate Tracker and regional climate finance readiness programmes highlight that women's organisations, youth groups, and disability organisations have limited engagement in climate investment planning, accreditation processes, and monitoring frameworks. Capacity constraints at local government level further restrict participation in preparing bankable proposals or contributing to climate budget submissions.

As a result, women, youth, and persons with disabilities have limited influence over climate finance priorities, adaptation investments, and relocation planning, despite being identified as priority groups in national policy frameworks.

GBV and SEAH

High rates of gender-based violence intersect with climate vulnerability in Fiji. Around 64 percent of ever partnered women have experienced physical and or sexual IPV. Climate related displacement, overcrowded shelters, damaged infrastructure, and disruptions to community protection networks increase risks of sexual exploitation, abuse, and harassment during and after disasters.

Emerging social issues, including rising substance use, opioid misuse, and increased HIV incidence, further heighten risks for women and girls. Substance use related violence, transactional sex linked to economic stress, and reduced access to health services during disasters all contribute to increased vulnerability.

While specialised services exist in urban centres, access in rural and maritime areas is limited by distance, cost, and availability of trained personnel. Weak referral pathways and limited awareness of services further constrain survivor access to support. National humanitarian assessments and protection cluster reporting note that GBV risks increase during evacuations and in temporary shelters due to overcrowding, limited privacy, and reduced access to safe WASH facilities. These assessments also highlight that disruptions to policing, social services, and community protection mechanisms during cyclones and flooding reduce the availability of timely support for survivors.

Fiji's National Adaptation Plan and Climate Change Act acknowledge that women, girls, and persons with disabilities face increased protection risks during climate related events, and that GBV and SEAH considerations are not consistently integrated into preparedness, evacuation, or recovery processes. These documents also identify gaps in training, safe shelter design, and coordination between climate, disaster management, and protection agencies.

Integrating GBV and SEAH risk mitigation into preparedness, evacuation, and recovery processes remains essential for safe and equitable climate resilience.

Disability inclusion

Persons with disabilities experience disproportionate climate impacts due to barriers in accessing information, infrastructure, and services. Many evacuation centres, WASH facilities, and public buildings do not meet accessibility standards, and early warning systems are not consistently available in accessible formats. During disasters, persons with disabilities may face challenges evacuating without assistance, accessing medication or assistive devices, or navigating damaged infrastructure.

Health system pressures, including rising NCDs, mental health conditions, substance use disorders, and HIV, intersect with disability and increase vulnerability during climate shocks when services are disrupted. In rural and maritime areas, limited availability of assistive devices, rehabilitation services, and trained personnel further restricts participation in preparedness and recovery. Data gaps and limited disability disaggregated monitoring hinder planning and resource allocation for inclusive services.

National assessments note that persons with disabilities are not consistently included in disaster preparedness training, community early warning systems, or relocation planning processes. Fiji's National Adaptation Plan and Climate Change Act identify the need for accessible communication, inclusive shelter design, and disability responsive evacuation procedures, but implementation varies across locations.

Post disaster reviews in Fiji have also highlighted that disruptions to health services, shortages of assistive devices, and limited accessible transport increase risks for persons with disabilities during cyclones and flooding. These reviews emphasise the need for coordinated support between health, protection, and disaster management agencies to ensure continuity of care and accessible services during emergencies.

Intersectionality further shapes climate vulnerability for persons with disabilities. Women and girls with disabilities face additional barriers related to safety, caregiving expectations, and access to sexual and reproductive health services during climate related disruptions. Young people with disabilities experience limited access to education, training, and digital information, which reduces their ability to participate in preparedness activities or adaptation planning. Persons with disabilities living in poverty, informal settlements, or remote maritime areas have reduced access to transport, communication, and support networks during emergencies. National and regional assessments also note that persons with disabilities who identify as SOGIESC may face additional stigma and exclusion, which can limit access to shelters, services, and community protection mechanisms during disasters.

Youth

Youth face high unemployment and NEET rates, particularly in rural and maritime areas where access to vocational training, apprenticeships, and formal labour markets is limited. Climate change affects youth livelihoods through declining agricultural productivity, reduced fisheries resources, and disruptions to tourism and service sectors.

Rising substance use, opioid misuse, and increased HIV incidence among young people compound vulnerability, particularly in urban informal settlements where overcrowding, unemployment, and limited access to services intersect.

Labour mobility is increasingly shaping youth aspirations, with many young people prioritising overseas work over local employment or training pathways. While remittances can strengthen household resilience, the temporary or long-term absence of young adults reduces community capacity for climate resilient agriculture, fisheries management, and disaster preparedness. Youth headed or grandparent headed households may face heightened vulnerability during climate shocks due to limited labour, income instability, and reduced access to services.

Young women face additional mobility, caregiving, and safety constraints that reduce their access to training and employment. Migration to urban centres or overseas shapes household labour availability and community cohesion, influencing the capacity of communities to engage in collective adaptation and disaster preparedness. Girls face specific risks during climate shocks, including increased caregiving responsibilities, reduced school attendance, and limited access to menstrual hygiene products and safe WASH facilities. Post disaster assessments in Fiji have

noted that girls may be withdrawn from school to support household recovery or care for younger siblings, which increases the risk of long-term disengagement from education.

Girls also experience reduced mobility and higher safety concerns when travelling to school or accessing services during and after disasters. Limited access to sexual and reproductive health information and services further constrains their ability to manage health needs during climate related disruptions. National youth and climate policy documents highlight that girls are not consistently included in climate planning processes, leadership programmes, or community decision making platforms, which limits their participation in adaptation and resilience initiatives.

Education and skills

While Fiji has relatively high levels of basic education access, disparities persist by location, gender, disability, and socio-economic status. Rural and maritime schools often face shortages of trained teachers, learning materials, and resilient infrastructure. Students with disabilities encounter barriers related to physical accessibility, assistive devices, inclusive pedagogy, and specialist support.

Climate related disruptions such as cyclones, flooding, and heat stress damage school infrastructure and interrupt learning, with disproportionate impacts on students who already face barriers. Rising substance use, mental health pressures, and increased HIV incidence among adolescents further affect attendance, retention, and learning outcomes. Post disaster assessments in Fiji have noted that girls may experience reduced attendance due to increased caregiving responsibilities, safety concerns when travelling to school, and limited access to menstrual hygiene products and safe WASH facilities during and after climate related events. These factors increase the risk of temporary or permanent dropout for girls in affected areas.

Women and girls remain underrepresented in STEM fields and technical training, limiting their participation in emerging climate resilient sectors. Girls in rural and maritime areas face additional constraints related to transport, boarding availability, and access to digital learning, which reduces opportunities to participate in climate related TVET pathways. National education and climate policy documents also highlight gaps in integrating climate resilience into curricula and in ensuring that girls have equal access to information, training, and skills development relevant to adaptation and green economy opportunities. Strengthening inclusive, resilient school infrastructure and expanding TVET pathways linked to climate resilient livelihoods are critical for equitable adaptation.

Social protection

Fiji's social protection system provides important support through social pensions, disability allowances, and poverty targeted assistance, but gaps remain for informal workers, youth, and survivors of GBV. Existing schemes are not fully climate shock responsive, and there are limitations in disability benefits, livelihood recovery support, and targeted assistance for female headed households.

Climate shocks intersect with rising substance use, opioid misuse, and HIV incidence, increasing demand for health and social services that are often overstretched during emergencies. Households caring for family members affected by chronic illness, disability, or addiction face heightened vulnerability when disasters disrupt income, mobility, and access to care. Post disaster assessments in Fiji have noted that girls and young women may experience reduced access to essential items such as menstrual hygiene products and safe WASH facilities, which can increase protection risks and affect school attendance during recovery periods.

Labour mobility creates new forms of vulnerability that social protection systems are not yet designed to address. Households dependent on remittances may face sudden income shocks if migration is disrupted by cyclones, illness, or economic downturns. Female headed households created through migration may not be adequately targeted by existing schemes, despite increased caregiving burdens and reduced labour availability for climate resilient livelihoods. Older women caring for grandchildren in migrant sending households may also face limited access to social assistance, particularly in rural and maritime areas where administrative processes and transport barriers restrict enrolment.

Limited administrative capacity, absence of scalable cash transfer mechanisms, and weak integration of GESI considerations in disaster financing constrain timely support to vulnerable groups. National assessments highlight that persons with disabilities, women with disabilities, and girls in low-income households are not consistently reached by emergency cash assistance or livelihood recovery programmes. Strengthening coordination between social welfare, protection, and disaster management agencies is identified as a priority for ensuring inclusive and timely support during climate related events. Strengthening the linkages between social protection, climate resilience, and GBV response can enhance equitable recovery and reduce long term vulnerability.

3. National Climate and GESI Frameworks

Fiji has an extensive policy architecture for climate change, disaster risk management, gender equality, disability inclusion, and youth development. These frameworks outline national priorities for adaptation, mitigation, relocation, and inclusive development. They collectively emphasise resilience, participation, and the need to support vulnerable groups across sectors. Implementation capacity varies across ministries and between urban, rural, and maritime areas, affecting the extent to which GESI commitments are operationalised.

Climate Change Act 2021

The Climate Change Act provides the legal foundation for climate governance in Fiji. It mandates integration of climate considerations across government, establishes institutional arrangements for mitigation and adaptation, and sets requirements for planned relocation. The Act references vulnerable groups and requires inclusive consultation processes, accessible information, and consideration of social impacts in climate decision making. It also outlines responsibilities for ministries to integrate gender, youth, and disability inclusion into climate planning, although practical mechanisms for doing so remain limited.

National Adaptation Plan (NAP)

The NAP, adopted in 2018 and updated in 2021. identifies priority adaptation actions across sectors including water, agriculture, fisheries, health, infrastructure, and education. It recognises gender, youth, and disability inclusion as cross cutting priorities. The NAP highlights the need for sex, age, and disability disaggregated data, inclusive consultation processes, and targeted support for vulnerable groups, but sectoral implementation varies. Many sector plans do not yet apply GESI responsive budgeting or include measurable GESI indicators.

National Climate Change Policy

The policy outlines Fiji's long term climate vision and provides guidance for mainstreaming climate resilience across government. It references the importance of inclusive participation and equitable access to climate information and services. The policy identifies women, youth, and persons with disabilities as priority groups but does not include detailed operational guidance for integrating GESI into sectoral planning or monitoring.

National Disaster Risk Reduction Policy

The policy emphasises community-based preparedness, early warning systems, and resilient infrastructure. It acknowledges the need for disability inclusive early warning formats, gender responsive evacuation procedures, and protection of vulnerable groups during emergencies. However, evacuation centres, communication systems, and emergency procedures are not consistently accessible or gender responsive, particularly in rural and maritime areas.

Disaster Risk Management Act and Plan

The Act and associated plans guide national and local disaster management structures. They outline responsibilities for preparedness, response, and recovery, but do not consistently integrate gender, disability, or youth considerations into operational procedures. Gaps remain in GBV risk mitigation, safe shelter design, and coordination between protection and disaster management agencies.

Revised Nationally Determined Contribution (NDC 2020)

The NDC commits Fiji to adaptation and mitigation actions across water, coastal protection, health, energy, and agriculture. It references vulnerable groups but does not include measurable GESI specific targets or disaggregated monitoring indicators. The NDC identifies the need for strengthened institutional capacity to access climate finance, including the development of proposals that integrate gender and social inclusion.

National Gender Policy (2014)

The policy outlines priorities for gender equality across leadership, economic empowerment, education, health, and protection. It includes commitments related to gender mainstreaming in climate change and disaster risk management, but implementation is uneven. Coordination between gender and climate agencies remains limited, and sectoral ministries often lack the capacity to apply gender analysis in climate planning.

National Action Plan to Prevent Violence Against Women and Girls (2023–2033)

The plan provides a national framework for preventing violence against women and girls. It recognises that climate related displacement, overcrowded shelters, and disruptions to services increase protection risks. The plan highlights the need for GBV risk mitigation in disaster preparedness and response, but integration into climate and DRM systems is still developing.

National Disability Inclusive Development Policy (2018–2025)

The policy aligns with CRPD commitments and outlines priorities for accessibility, inclusive education, employment, and participation in disaster preparedness and response. It emphasises accessible communication, inclusive early warning systems, and disability responsive evacuation procedures. Implementation varies across locations, and gaps remain in accessible infrastructure, assistive devices, and disability disaggregated data.

National Youth Policy (2023–2027)

The policy prioritises youth employment, skills development, leadership, and participation in climate resilience activities. It recognises youth as key actors in adaptation and environmental stewardship but does not include detailed mechanisms for ensuring youth participation in climate finance, project design, or monitoring**.**

National Development Plan (NDP)

The NDP outlines long term development priorities including resilient infrastructure, inclusive growth, and improved service delivery. It references gender equality and social inclusion but does not include specific climate related GESI targets or indicators.

Sectoral frameworks

Sectoral plans in water, agriculture, fisheries, health, education, and infrastructure include climate resilience priorities. Integration of GESI varies across sectors. Water and sanitation plans reference equitable access but do not consistently include disability inclusive design standards. Agriculture and fisheries plans highlight climate smart practices but include limited analysis of gendered roles or youth participation. Education sector plans reference resilient schools but do not fully address girls' specific needs during climate disruptions.

In summary, Fiji has strong national commitments to inclusive climate action, but operationalisation of GESI commitments remains uneven. Sectoral ministries, local governments, and community-based organisations often lack the resources, training, and data required to integrate gender, youth, and disability considerations into adaptation investments. Practical pathways for women, youth, and persons with disabilities to influence climate budgeting, project design, and monitoring remain limited. Strengthening institutional capacity, improving coordination, and embedding GESI requirements into sectoral planning and financing processes are critical to ensuring that national commitments translate into equitable climate resilience on the ground.

4. Gaps and Challenges

Exposure to climate related hazards and environmental pressures

Fiji faces high exposure to cyclones, flooding, landslides, storm surges, coastal erosion, and saltwater intrusion. These hazards affect housing, water security, food production, transport links, and essential services across Viti Levu, Vanua Levu, and the maritime islands. Recurrent cyclones and flooding disproportionately affect informal settlements in peri-urban areas, where housing quality, drainage, and access to services are limited. Women, youth, and persons with disabilities face increased risks due to mobility constraints, caregiving responsibilities, and limited access to safe evacuation options. Rural and maritime communities experience prolonged service disruptions following disasters, affecting access to health care, education, and markets.

Land tenure constraints and exposure of settlements

Customary land tenure systems and limited availability of secure land for housing affect the ability of vulnerable groups to relocate away from hazard-prone areas. Informal settlements in floodplains, riverbanks, and coastal zones remain highly exposed to climate hazards. Women and youth often have limited decision-making power in land negotiations, and persons with disabilities face barriers accessing safe and resilient housing. Planned relocation processes include provisions for community consultation, but practical mechanisms to ensure meaningful participation of women, youth, and persons with disabilities in site selection, housing design, and livelihood planning remain limited.

Pressure on essential services and infrastructure

Climate related events place significant pressure on water, sanitation, health, and education systems. Damage to water infrastructure and contamination of water sources increase health risks, particularly for women and girls who manage household water collection and hygiene. Overcrowded evacuation centres and schools reduce accessibility for persons with disabilities and limit privacy and safety for women and girls. Rural and maritime schools face prolonged

closures following cyclones, affecting attendance and learning outcomes, especially for girls who may take on additional caregiving responsibilities during recovery periods.

Gender-based violence and limited protection services

Fiji has high rates of intimate partner violence, and climate related displacement, overcrowded shelters, and disruptions to community protection networks increase risks of GBV and SEAH during emergencies. Protection services are concentrated in urban centres, with limited availability in rural and maritime areas. Gaps in trained responders, safe shelter design, and awareness of referral pathways constrain timely access to support. Post disaster assessments have noted increased demand for protection services following cyclones, alongside reduced mobility and communication access for survivors.

Barriers to disability inclusion

Persons with disabilities experience barriers to accessing education, health services, employment, and participation in community decision making. Accessibility in shelters, WASH facilities, and transport varies across locations, and early warning systems are not consistently disability inclusive. Rural and maritime areas face shortages of assistive devices, accessible communication formats, and trained personnel. Built infrastructure often does not meet accessibility standards, limiting participation in preparedness and adaptation activities. Disruptions to health services during disasters further affect persons with disabilities who rely on regular medication, rehabilitation, or assistive technologies.

Youth unemployment and limited skills development

Youth unemployment and NEET rates remain high, particularly in rural and maritime areas where access to vocational training, apprenticeships, and formal labour markets is limited. Young women face additional constraints related to mobility, caregiving responsibilities, and safety concerns. Limited pathways into climate resilient sectors, combined with migration pressures and constrained access to land and finance, reduce youth participation in adaptation and green economy opportunities. Climate related disruptions to education and training further affect youth transitions into employment.

Limited financial inclusion and access to credit

Women, youth, and persons with disabilities have lower access to formal financial services and credit. Collateral requirements, land tenure constraints, and limited financial literacy restrict opportunities to invest in livelihoods or climate resilient activities. Informal enterprises dominate women's and youth livelihoods, but limited access to savings, insurance, and financial services constrains their ability to recover from climate shocks or diversify income sources. Rural and maritime communities face additional barriers due to limited access to banking infrastructure and digital services.

Constraints in data availability and disaggregated information

Sex, age, and disability disaggregated data are not systematically collected across climate, DRM, or infrastructure sectors. This limits the ability to identify and monitor the needs of vulnerable groups. Post disaster assessments rarely include GESI specific indicators, and sector ministries have limited capacity to collect or use disaggregated data for planning, budgeting, or monitoring. Gaps in disability disaggregated data affect the design of inclusive early warning systems, evacuation procedures, and shelter planning.

Geographic dispersion and transport limitations

Fiji's geographic dispersion and limited transport connectivity affect access to health, education, markets, and emergency services. Maritime communities experience delays in receiving supplies and support during climate related events. Limited communications infrastructure, irregular

shipping schedules, and high transport costs reduce access to early warning information, evacuation support, and essential services. These constraints disproportionately affect women, youth, and persons with disabilities, who may have limited mobility or access to transport.

5. Potential RPACA GESI Support Actions

Based on existing policy frameworks and recent reports, several areas have been identified where RPACA may be able to contribute to strengthening GESI integration in climate finance and resilient infrastructure:

Finance Systems (Component 1)

- **Strengthen gender-responsive climate finance:** Support the Ministry of Finance to integrate gender, youth, and disability indicators into climate budget submissions and NDC implementation, addressing gaps noted in the *Climate Change Act 2021* and *NAP 2018/2021*.
- **Inclusive access to finance:** Expand concessional credit and insurance products for women, youth, and persons with disabilities, overcoming collateral and tenure barriers highlighted in the *ADB Country Gender Assessment*.
- **Capacity building for vulnerable groups:** Provide technical assistance and financial literacy programmes to women's organisations, youth groups, and disability networks to strengthen participation in climate finance pipelines.
- **Monitoring and accountability:** Establish sex-, age-, and disability-disaggregated monitoring of climate finance beneficiaries, consistent with commitments in the *NAP* and *National Climate Change Policy*.
- **Remittance resilience:** Develop mechanisms to channel remittances into climate-resilient investments, recognising the central role of labour mobility in household resilience.

Infrastructure and Services (Component 2)

- **GBV/SEAH safeguards in climate planning:** Integrate GBV risk mitigation into evacuation centre design, relocation planning, and disaster preparedness, operationalising the *National Action Plan to Prevent Violence Against Women and Girls (2023–2033)*.
- **Disability-inclusive infrastructure:** Ensure evacuation centres, schools, health facilities, and WASH systems meet accessibility standards, as mandated in the *National Disability Inclusive Development Policy (2018–2025)*.
- **Youth pathways into resilience sectors:** Expand STEM and TVET opportunities for young women and men in renewable energy, resilient agriculture, and coastal protection, addressing gaps in the *National Youth Policy (2023–2027)*.
- **Resilient service delivery:** Strengthen health, education, and social protection systems to be climate-shock responsive, ensuring continuity of maternal health, disability services, and youth programmes during disasters.
- **Outer island equity:** Prioritise investments in maritime and rural infrastructure to reduce disparities in access to services, consistent with the *National Development Plan (NDP)*.
- **Social protection integration:** Link social protection schemes (pensions, disability allowances, GBV survivor support) with climate resilience financing, ensuring female-headed households and informal workers are reached during shocks.

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Kiribati

1. Country Context

Population	125,3093 (ADB,2024); 50.0% female.
Poverty	5.5% of the population below the national poverty line (World Bank 2023; HIES 2023–24), preliminary.
Disaster risk	Ranked 13th globally (World Risk Report 2024).

Kiribati comprises 33 atolls and reef islands across the Gilbert, Phoenix, and Line island groups, spanning about 3.5 million km² of ocean; most islands rise less than 2 metres above sea level, which makes the country highly vulnerable to climate impacts (KNSO 2020).

The country faces serious risks from sea-level rise, coastal erosion, saltwater intrusion, drought, and increasingly frequent king tides (UNFCCC 2020; SPC 2023). Urbanisation is concentrated on South Tarawa, where nearly half the population lives and where overcrowding, limited land and pressure on water and sanitation systems increase exposure and vulnerability (World Bank 2022).

The outer islands remain isolated, with limited transport links and constrained access to health, education, and markets (SPC 2023).

The economy has a narrow productive base and depends heavily on fisheries, remittances, and external assistance, with few formal employment opportunities; labour migration (notably seafaring and seasonal work in Australia and New Zealand) is an important income source and has contributed to more female-headed households and shifts in caregiving and agricultural roles (ADB 2022; DFAT 2024). The population is young: roughly 60% are under 30 years old (KNSO 2020). Youth unemployment and underemployment are persistent, especially in outer islands where vocational training and formal jobs are scarce (SPC 2023).

National priorities are set out in the Kiribati Development Plan (KDP 2020–2023) and the Kiribati 20-Year Vision (KV20), which emphasize climate resilience, inclusive growth, and stronger governance; climate change is identified as the country's foremost long-term threat, with adaptation and coastal protection central to planning (GoK 2020; UNFCCC 2020). The KDP and KV20 explicitly commit to gender equality and social inclusion, calling for mainstreaming GESI across sector plans and targeted measures to improve access to education, health, social protection, and livelihoods for women, children, persons with disabilities, and other vulnerable groups (KDP 2020–2023; KV20 2016–2036).

2. GESI Analysis

Labour force participation:	54% women; 66% men
Women in parliament:	3 of 45 seats (~6.7%) after the 2020 election (SPC/IPU)
GBV prevalence:	68% lifetime IPV (ever-partnered women) 010 Family Health and Support Study. (UNFPA)
Financial Inclusion	27% of women &38% of men hold a bank account (Global Findex 2021)
Disability prevalence	12–14% (SPC 2023; Pacific Disability Forum 2024)
Youth NEET:	~30% (SPC 2023)

Gender norms and roles

Women are primarily engaged in subsistence agriculture, coastal gleaning, handicrafts, and informal sector activities. Men are more represented in offshore fisheries, seafaring, and formal employment (ADB 2022). Household roles are shaped by traditional and church-based norms. Women's responsibilities for caregiving, food production, and water collection increase their exposure to climate-related stresses, particularly during droughts and king tides. Overcrowding in South Tarawa increases women's unpaid care burdens and reduces privacy and safety.

Economic participation and access to finance

Women's access to formal financial services is lower than men's: about 27% of women hold a bank account compared with 38% of men (Global Findex 2021). Land ownership is limited by customary tenure, and collateral requirements restrict access to credit. Remittances from seafaring and seasonal labour schemes form a significant share of household income (DFAT 2024). Women's enterprises are concentrated in low-return informal markets with limited access to equipment, storage, and transport. Youth and persons with disabilities face barriers to entering formal employment and climate-resilient sectors, particularly in outer islands where market access is limited.

Political participation and leadership

Women hold fewer than 10% of parliamentary seats and have limited representation in island councils (SPC 2023). Cultural norms, limited campaign resources, and male-dominated community leadership structures constrain women's and youth participation in decision-making forums. Women and youth have limited voice in climate planning and constrained access to climate finance, with few gender-responsive budgeting mechanisms, weak representation in NDC and investment-planning processes, and limited capacity at island level to prepare bankable, GESI-sensitive project proposals (Kiribati Revised NDC 2022; Gender Climate Tracker / NAP review 2022; Kiribati Climate Finance Assessment 2020).

GBV and SEAH

The Kiribati Family Health and Support Study (2010) reported that 68% of ever-partnered women have experienced lifetime intimate partner violence (UNFPA 2010). More recent policy and programme reviews — including the Eliminating Sexual and Gender-Based Violence (ESGBV) Policy 2023–2032 and reporting from the Kiribati Women and Children's Support Centre — indicate that survivor services and referral pathways are concentrated in South Tarawa and are not consistently available or understood in many outer islands (ESGBV Policy 2023–2032; KWCSC reporting). Climate-related displacement, overcrowded shelters, and water shortages further increase risks of sexual exploitation, abuse, and harassment during and after shocks (UNFPA 2010; Pacific Partnership 2024).

Disability inclusion

Persons with disabilities face barriers to education, health services, employment, and community participation. Accessibility of shelters, WASH facilities, transport, and public buildings varies across islands (Pacific Disability Forum 2024; SPC 2023). Early-warning systems, evacuation procedures, and emergency shelters are not consistently disability-inclusive, and outer-island communities lack assistive devices, accessible communication formats, and trained personnel to support inclusive evacuation and recovery. Data gaps and limited disability-disaggregated monitoring hinder planning and resource allocation for inclusive services.

Youth

Youth unemployment and NEET rates are high, particularly in outer islands where access to vocational training and formal labour markets is limited (SPC 2023). Limited pathways into climate-resilient sectors, combined with migration pressures and constrained access to land and finance, increase youth vulnerability. Young women face additional mobility, caregiving and safety constraints that reduce their labour market and training opportunities.

Education and skills

Women and girls are underrepresented in STEM and technical training (UNESCO-UNEVOC 2023; Kiribati NSO & SPC 2025). Overcrowding in South Tarawa and limited infrastructure in outer islands reduce access to schooling; outer-island schools report shortages of trained teachers, learning materials, accessible facilities, and boarding/transport options, contributing to lower completion and learning outcomes for girls and students with disabilities. Gaps in digital access, inclusive pedagogy, assistive devices, menstrual-health facilities, and disaster-resilient school infrastructure further undermine equitable access and continuity of learning. Improved disability- and sex-disaggregated monitoring, expanded TVET pathways linked to climate-resilient livelihoods, and investments in inclusive, resilient school infrastructure are needed to close these gaps.

Social protection

Kiribati's social protection coverage is limited. Informal workers, survivors of GBV, youth, and persons with disabilities have variable access to support. During climate-related events, households rely heavily on remittances and community networks as the primary informal safety net (World Bank 2023). Existing schemes are not climate-shock responsive, and there are gaps in disability benefits, livelihood-recovery support, and targeted assistance for female-headed households. Limited administrative capacity, absence of scalable cash-transfer mechanisms, and weak integration of GESI considerations in disaster financing further constrain timely support to vulnerable groups.

3. National Climate and GESI Frameworks

Kiribati has a set of national policies that address climate change, disaster risk management, gender equality, disability inclusion, and youth development. These frameworks outline national priorities and commitments relevant to the climate–GESI nexus and guide national and island-level planning processes. They collectively emphasize resilience, inclusive development, and the need to support vulnerable groups across sectors.

Kiribati Development Plan (KDP 2020–2023)

Sets national priorities for inclusive economic growth, climate resilience, and strengthened governance. The plan identifies women, youth, and persons with disabilities as priority groups for equitable access to services and opportunities (GoK 2020). The KDP highlights coastal protection, water security, and infrastructure resilience as core adaptation priorities, with implications for inclusive service delivery in South Tarawa and outer islands.

Kiribati 20-Year Vision (KV20)

Provides long-term development directions focused on fisheries, tourism, and climate resilience. KV20 highlights the importance of social inclusion and human development in achieving national goals (GoK 2016). The strategy links economic transformation to improved human capital, including gender-responsive skills development and youth participation in emerging sectors.

National Gender Equality and Women's Development Policy (2019–2022; under review)

Identifies barriers to women's participation in leadership, economic empowerment, and access to justice. The policy includes commitments related to GBV prevention and response, women's economic participation, and gender mainstreaming across sectors, including climate change and DRM (MWYSA 2019). The strategy links economic transformation to improved human capital, including gender-responsive skills development and youth participation in emerging sectors. It also calls for strengthened coordination and data systems to support gender-responsive planning and monitoring.

Elimination of Sexual and Gender-Based Violence (ESGBV) Policy 2023–2032 Provides a national framework for prevention and survivor support, including monitoring and evaluation mechanisms.

Family Peace Act (2014)
Provides the legal framework for addressing domestic violence, including protection orders and referral pathways. Implementation is supported by government and civil society partners, with services concentrated in South Tarawa (UN Women 2022). The Act is relevant to climate and disaster contexts, where displacement and overcrowding increase risks of GBV and SEAH.

National Disability Inclusive Development Policy (2018–2021; updated 2022–2025)
Aligns with CRPD commitments and outlines priorities for accessibility, inclusive education, employment, and participation in disaster preparedness and response. The policy highlights the need for disability-inclusive infrastructure and services (Pacific Disability Forum 2024). It emphasizes accessible communication, inclusive early warning systems, and the integration of disability considerations into national and island-level DRM planning.

Climate Change and Disaster Risk Management (CCDRM) Act (2019)
Establishes the institutional framework for climate change and DRM coordination. The Act references vulnerable groups and outlines responsibilities for national and island-level planning (GoK 2019). It mandates integration of climate and DRM considerations across sectors and provides the legal basis for coordination between national agencies and island councils.

Joint Implementation Plan for Climate Change and Disaster Risk Management (KJIP 2014–2023 — extended and under revision
Kiribati's central climate and DRM framework. The KJIP identifies women, youth, and persons with disabilities as groups requiring targeted support. It includes actions related to community-based adaptation, coastal protection, water security, and resilient infrastructure (UNFCCC 2020). The KJIP outlines 12 strategies, several of which explicitly reference inclusive participation, community engagement, and the need for accessible infrastructure and services.

National Climate Financing Strategy (2024) Strengthens Kiribati's capacity to mobilise and manage climate finance, with explicit requirements for gender equality and social inclusion. It calls for capacity building of ministries and island councils, disaggregated data systems, safeguards against SEAH, and targeted support for women's, youth, and disability organisations to access and benefit from climate finance.

Nationally Determined Contribution (NDC, 2020 update)
Commits to adaptation and mitigation actions across water, coastal protection, health, and energy. The NDC references vulnerable groups but does not include measurable GESI-specific targets or disaggregated monitoring indicators (UNFCCC 2020). It highlights the need for strengthened institutional capacity and improved data systems to support inclusive climate action.

National Youth Policy (2018–2022)
Prioritizes youth employment, skills development, and participation in climate change awareness and community resilience activities (SPC 2023). The policy recognizes youth as key actors in climate adaptation, particularly in community-based initiatives and environmental stewardship.

Sectoral frameworks

Water and Sanitation Master Plan include provisions for equitable access to safe water, with relevance for women, youth, and persons with disabilities.

Energy Roadmap (2016–2025) outlines renewable energy targets but does not include explicit GESI integration.

Infrastructure and coastal protection plan reference community engagement but vary in the extent to which gender and disability considerations are incorporated. These sectoral plans shape investment priorities and influence how inclusive design standards are applied in water, energy, transport, and coastal protection projects.

4. Key Gaps and Challenges

Exposure to climate-related hazards and environmental pressures

Kiribati's low elevation and atoll geography create high exposure to sea level rise, coastal erosion, saltwater intrusion, drought, and king tides. These hazards affect housing, water security, food production, and transport links across islands (UNFCCC 2020; SPC 2023). Outer islands face increasing shoreline loss and contamination of freshwater lenses, while South Tarawa experiences recurrent flooding that disproportionately affects informal settlements. Women, youth, and persons with disabilities face heightened risks due to mobility constraints, caregiving responsibilities, and limited access to safe evacuation options.

Land scarcity and limited access to secure land and housing

Land availability is constrained, particularly in South Tarawa, where population density is among the highest in the Pacific. Limited land tenure security affects women, youth, and persons with disabilities, especially in informal settlements and coastal areas exposed to erosion (World Bank 2022; ADB 2022). Customary tenure systems restrict women's ability to secure land for housing or livelihoods, and overcrowding reduces privacy and safety for women and girls. Climate-driven coastal erosion further reduces habitable land, intensifying competition and vulnerability.

Overcrowding and pressure on essential services

High population density in South Tarawa places pressure on water, sanitation, health, and education systems. Overcrowding affects access to services for women, youth, and persons with disabilities and contributes to increased vulnerability during climate-related events (World Bank 2022). Limited WASH facilities increase health risks, particularly for women and girls, and overcrowded schools and clinics reduce access for persons with disabilities and outer-island migrants.

Gender-based violence and limited-service coverage

The Kiribati Family Health and Support Study reported high rates of intimate partner violence. Support services are concentrated in South Tarawa, with limited availability in outer islands, affecting access to protection and referral pathways during emergencies (UNFPA 2010; UN Women 2022). Climate-related displacement, water shortages, and overcrowded shelters heighten risks of GBV and SEAH. Limited trained responders and inconsistent awareness of referral pathways constrain survivor access to timely support.

Barriers to disability inclusion

Persons with disabilities experience barriers to accessing education, health services, employment, and participation in community decision-making. Accessibility in shelters, WASH facilities, and transport varies across islands, and early warning systems are not consistently disability-inclusive (Pacific Disability Forum 2024; SPC 2023). Outer islands face significant shortages of assistive devices, accessible communication formats, and inclusive evacuation procedures. Built infrastructure rarely meets accessibility standards, limiting participation in adaptation and preparedness activities.

Youth unemployment and limited skills development

Youth unemployment and NEET rates remain high, particularly in outer islands where access to vocational training and formal labour markets is limited. Young women face additional constraints related to mobility and caregiving responsibilities (SPC 2023; ADB 2022).Limited pathways into climate-resilient sectors, combined with migration pressures and constrained access to land and finance, reduce youth participation in adaptation and green-economy opportunities.

Limited financial inclusion and access to credit

Women and youth have lower access to formal financial services and credit. Collateral requirements and customary land tenure systems limit opportunities to invest in livelihoods or climate-resilient activities (World Bank Findex 2021; ADB 2022). Informal enterprises dominate women's and youth livelihoods, but limited access to savings, insurance, and financial literacy training constrains their ability to recover from climate shocks or diversify income sources. The National Climate Financing Strategy (2024) highlights that addressing these gaps requires targeted support: capacity building for ministries and island councils, inclusive financial instruments for vulnerable groups, safeguards against SEAH, and stronger roles for women's, youth, and disability organisations in climate finance processes.

Constraints in data availability and disaggregated information

Sex, age, and disability-disaggregated data are not systematically collected across climate, DRM, or infrastructure sectors. This limits the ability to identify and monitor the needs of vulnerable groups (SPC 2023; ADB 2022). Post-disaster assessments rarely include GESI-specific indicators, and sector ministries have limited capacity to collect or use disaggregated data for planning, budgeting, or monitoring.

Outer island isolation and transport limitations

Geographic dispersion and limited transport connectivity affect access to health, education, markets, and emergency services. Outer island communities experience delays in receiving supplies and support during climate-related events (World Bank 2022; DFAT 2024). Limited communications infrastructure, irregular shipping schedules, and high transport costs reduce access to early warning information, evacuation support, and essential services, disproportionately affecting women, youth, and persons with disabilities.

5. Potential RPACA GESI Support Actions

Based on existing policy frameworks and recent reports, several areas have been identified where RPACA may be able to contribute to strengthening GESI integration in climate finance and resilient infrastructure.

Climate Finance (Component 1)

- Capacity building for ministries and island councils to apply gender-responsive and socially inclusive budgeting (National Climate Financing Strategy 2024).
- Technical support for disaggregated data systems (sex, age, disability) to monitor who benefits from climate finance (Office of Climate Change 2023).
- Strengthening fiduciary and social safeguards to prevent SEAH, discrimination, and exclusion in climate finance governance (ESGBV Policy 2023–2032; Spotlight Initiative 2023).
- Support for women's, youth, and disability organisations to engage in climate finance processes, from proposal design to monitoring (National Climate Financing Strategy 2024; SPC Climate Finance Unit 2026).
- Inclusive access mechanisms such as micro-finance, insurance, and grant instruments tailored for vulnerable groups (ADB Pacific Financial Inclusion Program 2022).
- Coordination support for the National Designated Authority (NDA) to integrate GESI into all climate finance submissions and reporting (National Climate Financing Strategy 2024).

Infrastructure and Coastal Protection (Component 2)

- Capacity building and vocational pathways to increase leadership opportunities for women, youth, and persons with disabilities in infrastructure projects (SPC/ILO 2023).
- Tenure and resource access reforms to address barriers faced by women and vulnerable groups in land and coastal adaptation investments (Legal Gap Analysis 2023).
- Universal design standards to ensure schools, health centres, aged-care facilities, and evacuation centres are accessible to all (Disability Inclusive Development Policy 2022–2025; Beijing+30 Report 2024).
- GBV/SEAH safeguards embedded in construction, coastal protection, and community engagement processes (ESGBV Policy 2023–2032; Spotlight Initiative 2023).
- Inclusive service delivery systems linked to infrastructure investments (health, education, transport) that reduce inequities in access (National Youth Policy 2018–2022; UNESCO UNEVOC 2023).

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Nauru

1. Country context

Population:	~12,111; 49% female (ADB,2024)
Poverty:	~24% below the national poverty line (ADB 2023)
Disaster risk:	Ranked 27th globally (World Risk Report 2024)

Nauru is a single-island state of 21 km², making it the world's smallest republic by land area. Settlement is concentrated along the coastal belt, with inland areas degraded by past phosphate mining (World Bank Climate Risk Profile 2021). The country faces high exposure to sea-level rise, coastal erosion, saltwater intrusion, and drought, compounded by limited freshwater resources and dependence on imported food and fuel (UNFCCC 2020).

Outer-island migration is not a factor, but internal settlement patterns reflect concentration along the coastal ring road, where access to services and infrastructure is highest. Inland areas remain largely uninhabitable due to mining scars. Climate pressures — including saltwater intrusion into groundwater, coral bleaching, and repeated droughts — are increasingly influencing mobility decisions and household resilience strategies (Government of Nauru 2015).

The economy is narrow, reliant on phosphate exports, fisheries, and external assistance. Employment opportunities are limited, with high dependence on public sector jobs and remittances (ADB 2023). Labour migration, particularly to Australia, has reshaped household structures, with women and older caregivers assuming greater responsibility for care and subsistence activities (DFAT 2024). Youth unemployment and underemployment remain persistent, with limited vocational training pathways (SPC 2023).

2. GESI Analysis

Labour force participation:	Women ~46%; men ~72% (Census 2021; ILO 2023)
Women in parliament:	~8% (IPU 2024)
GBV prevalence:	~33% lifetime IPV among ever-partnered women (Asia-Pacific Gender Equality Portal 2018; UNFPA 2014 – no newer data available
Financial inclusion:	~65% of women hold accounts; collateral barriers persist (ADB Pacific Financial Inclusion Program 2022).
Disability prevalence:	~12% (Census 2021 Disability Tables; Pacific Disability Forum 2024)
Youth NEET:	~25% (SPC/ILO Pacific Youth Labour Market Assessment 2023).

Gender Norms and Roles

Women carry primary responsibility for caregiving, food preparation, and community obligations (Beijing+30 Report 2024). Livelihoods are concentrated in small business, retail, and informal markets, which are highly climate-sensitive. Men dominate phosphate mining, offshore fisheries, and construction, placing them at higher immediate risk during extreme weather events (ADB 2023). Traditional norms limit women's participation in formal decision-making, though women's organisations play a role in community resilience initiatives.

Economic Participation and Finance

Despite relatively high account ownership, women, youth, and persons with disabilities face barriers to credit, insurance, and savings due to collateral requirements and limited financial literacy (ADB 2022). Informal enterprises dominate livelihoods, but lack of access to equipment, storage, and transport constrains growth. Remittances buffer shocks but reduce local labour availability for resilience activities (DFAT 2024). Female-headed households often lack access to extension services, limiting investment in climate-resilient livelihoods (Legal Gap Analysis 2023).

Political Participation and Leadership

Women, youth, and persons with disabilities remain underrepresented in parliament and local councils (IPU 2024). Limited campaign resources and male-dominated structures constrain participation in climate and DRM committees (CEDAW State Report 2023).

GBV and SEAH

GBV prevalence is significant, with one-third of women reporting lifetime IPV (UNFPA 2014). Climate-related displacement and overcrowded shelters increase risks of SEAH. Referral pathways are limited, with services concentrated in the capital (Family Protection Act 2015; Spotlight Initiative 2023). Cultural stigma and logistical barriers further restrict survivor access to services (UN Women 2022).

Disability Inclusion

Persons with disabilities face barriers to education, health, and employment. Evacuation centres and WASH facilities often lack universal design, and early warning systems are not consistently accessible (Pacific Disability Forum 2024). Women and girls with disabilities face compounded risks during climate shocks, including safety concerns and limited access to reproductive health services (Beijing+30 Report 2024).

Youth

Youth unemployment and NEET rates are high, particularly outside formal employment sectors (SPC/ILO 2023). Climate change reduces opportunities in fisheries and agriculture, while volatility in phosphate and tourism limits jobs. Migration offers income but reduces local labour availability for resilience activities (DFAT 2024). Girls face specific risks, including increased caregiving responsibilities, reduced school attendance, and limited access to menstrual hygiene products and safe WASH facilities (Beijing+30 Report 2024).

Education and Skills

Access to education is relatively high, but disparities persist by gender, disability, and socio-economic status (Ministry of Education 2023). Schools face shortages of teachers, materials, and resilient infrastructure. Students with disabilities encounter barriers related to accessibility and inclusive pedagogy (Legal Gap Analysis 2023). Climate disruptions damage school infrastructure and interrupt learning, with girls sometimes withdrawn from school to support household recovery, increasing dropout risks (Beijing+30 Report 2024). Women and girls remain underrepresented in STEM and TVET fields, limiting participation in climate-resilient sectors (UNESCO UNEVOC 2023).

Social Protection

Nauru's social protection system provides pensions and disability allowances, but coverage gaps remain for informal workers, youth, and survivors of GBV (ADB 2022). Schemes are not fully climate-shock responsive, and female-headed households are not consistently targeted (Beijing+30 Report 2024). Persons with disabilities are not consistently reached by emergency cash assistance or livelihood recovery programmes (Pacific Disability Forum 2024).

3. National Climate and GESI Frameworks

Climate Change Policy (2015) - revision process underway.
Provides the overarching framework for adaptation and mitigation, referencing vulnerable groups but lacking measurable GESI targets. It highlights water security, coastal protection, and energy efficiency, but does not embed gender, youth, or disability-specific indicators (Government of Nauru 2015; Beijing+30 Report 2024).

Nationally Determined Contribution (NDC 2020 update)
Commits to adaptation in water, energy, and coastal protection, and includes renewable energy targets. While the NDC references socioeconomic vulnerabilities, it lacks disaggregated indicators and measurable GESI outcomes (UNFCCC 2020).

National Disaster Risk Management Act (2016)
Establishes institutional arrangements for preparedness, response, and recovery. The Act references community-based preparedness but evacuation centres, communication systems, and emergency procedures are not consistently disability-inclusive or gender-responsive (Government of Nauru 2016; Pacific Disability Forum 2024).

National Gender Policy (2019–2022)
Identifies barriers to women's participation in leadership and economic empowerment, with commitments to GBV prevention and gender mainstreaming. Implementation capacity remains limited, and integration into climate and DRM systems is weak (MWYSA 2019; Beijing+30 Report 2024).

Family Protection Act (2015)
Provides the legal framework for GBV response, including protection orders and referral pathways. Integration into climate and disaster contexts is limited, with GBV/SEAH safeguards not consistently embedded in preparedness, evacuation, or recovery processes (Government of Nauru 2015; Spotlight Initiative 2023).

Disability Policy (2020–2025)
Aligns with CRPD commitments, outlining priorities for accessibility, inclusive education, and participation in disaster preparedness. Accessibility gaps persist in infrastructure and services, and disability-disaggregated data remains limited (Pacific Disability Forum 2024; Legal Gap Analysis 2023).

National Youth Policy (2022–2027)
Prioritises youth employment, skills development, and participation in climate resilience activities. Mechanisms for youth engagement in climate finance and project monitoring are not yet operationalised (SPC 2023).

Sectoral Frameworks
Water, energy, fisheries, and education plans reference resilience but inconsistently integrate GESI safeguards. Water and sanitation plans lack disability-inclusive design standards; fisheries strategies highlight climate-smart practices but do not address gendered divisions of labour; education frameworks reference resilience but lack commitments to STEM/TVET pathways for women and youth (Office of Climate Change 2023; UNESCO UNEVOC 2023).

4. Key Gaps and Changes

Exposure to climate hazards: Nauru is highly exposed to sea-level rise, drought, and coastal erosion. Vulnerable groups, including women, youth, and persons with disabilities, face

disproportionate impacts due to limited adaptive capacity (World Bank Climate Risk Profile 2021; UNFCCC 2020).

Land and housing constraints: Degraded phosphate lands limit secure housing and livelihoods. Women and youth face barriers to land tenure and relocation planning, which remains ad hoc (ADB 2023; Beijing+30 Report 2024).

Pressure on essential services: Limited freshwater and health infrastructure increase vulnerability during shocks. Outer settlements face constrained access to resilient infrastructure and services (Government of Nauru 2015; Ministry of Education 2023).

GBV and SEAH risks: High prevalence of IPV, with weak referral pathways outside the capital. Climate-related displacement and overcrowded shelters increase risks of SEAH (UNFPA 2014; Family Protection Act 2015; Spotlight Initiative 2023).

Barriers to disability inclusion: Accessibility gaps in shelters, WASH, and communication systems limit participation of persons with disabilities. Women and girls with disabilities face compounded risks during climate shocks (Pacific Disability Forum 2024; Legal Gap Analysis 2023).

Youth unemployment and limited skills pathways: Youth unemployment and NEET rates remain high, with limited pathways into climate-resilient sectors. Migration reduces local labour availability for resilience activities (SPC/ILO 2023; DFAT 2024).

Financial inclusion and access to credit: Collateral requirements and weak business support services exclude women entrepreneurs from climate finance. Youth and persons with disabilities face barriers to accessing savings and insurance (ADB 2022; Narau National Financial Inclusion Strategy 2023). Support needs identified include capacity building for ministries and councils to design inclusive financial instruments, safeguards against SEAH in finance governance, and stronger roles for women's, youth, and disability organisations in accessing and monitoring climate finance.

Constraints in data availability: Sex, age, and disability-disaggregated data are not systematically collected across climate, DRM, or infrastructure sectors, limiting monitoring of vulnerable groups (SPC 2023; Beijing+30 Report 2024).

Social protection gaps: Schemes are not climate-shock responsive, leaving female-headed households and persons with disabilities underserved. Remittance-dependent households face income shocks if migration is disrupted (ADB 2022; COFA Migration Assessments 2024).

Climate finance gaps: Nauru lacks a formalised national climate finance strategy. Existing frameworks reference resilience and vulnerable groups but do not embed measurable GESI targets or disaggregated indicators. Support needs identified include capacity building for ministries and councils to design inclusive financial instruments, safeguards against SEAH in finance governance, and stronger roles for women's, youth, and disability organisations in accessing and monitoring climate finance (ADB 2022; Nauru National Financial Inclusion Strategy 2023; Spotlight Initiative 2023).

5. Potential RPACA GESI Support Actions

Based on existing policy frameworks and recent reports, several areas have been identified where RPACA may be able to contribute to strengthening GESI integration in climate finance and resilient infrastructure.

Climate Finance

- Capacity building for ministries and councils to design inclusive financial instruments (ADB 2022; Nauru National Financial Inclusion Strategy 2023).
- Safeguards against SEAH in finance governance (Spotlight Initiative 2023).
- Stronger roles for women's, youth, and disability organisations in accessing and monitoring climate finance (SPC Climate Finance Unit 2026).
- Technical support for disaggregated data systems (sex, age, disability) to monitor who benefits from climate finance (Office of Climate Change 2023).
- Inclusive access mechanisms such as micro-finance, insurance, and grant instruments tailored for vulnerable groups (ADB Pacific Financial Inclusion Program 2022).

Infrastructure and Coastal Protection (Component 2)

- Capacity building and vocational pathways to increase leadership opportunities for women, youth, and persons with disabilities in infrastructure projects (SPC/ILO 2023).
- Tenure and resource access reforms to address barriers faced by women and vulnerable groups in land and coastal adaptation investments (Legal Gap Analysis 2023).
- Universal design standards to ensure schools, health centres, aged-care facilities, and evacuation centres are accessible to all (Disability Policy 2020–2025; Beijing+30 Report 2024).
- GBV/SEAH safeguards embedded in construction, coastal protection, and community engagement processes (Spotlight Initiative 2023).
- Inclusive service delivery systems linked to infrastructure investments (National Youth Policy 2022–2027; UNESCO UNEVOC 2023).

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Niue

1. Country context

Population:	~1,666; 48% female (ADB,2024)
Poverty:	~22% below the national poverty line (ADB 2023)
Disaster risk:	Ranked 39th globally (World Risk Report 2024).

Niue is a single-island state of 260 km², located in the South Pacific. Settlement is concentrated in coastal villages, with Alofi as the capital. The island faces high exposure to cyclones, drought, saltwater intrusion, and sea-level rise (UNFCCC 2020). Inland areas are less populated due to karst terrain and limited arable land. Climate pressures — including coastal erosion, coral bleaching, and repeated cyclone impacts — increasingly influence mobility decisions and household resilience strategies (Government of Niue 2015).

The economy is narrow, reliant on aid, remittances, fisheries, and tourism. Employment opportunities are limited, with high dependence on public sector jobs and seasonal migration to New Zealand (ADB 2023). Labour migration reshapes household structures, with women and older caregivers assuming greater responsibility for care and subsistence activities (DFAT 2024). Youth unemployment and underemployment remain persistent, with limited vocational training pathways (SPC 2023).

2. GESI Analysis

Labour force participation:	Women ~47%; men ~71% (Census 2021; ILO 2023)
Women in parliament:	~10% (IPU 2024)
GBV prevalence:	~30% lifetime IPV among ever-partnered women (UNFPA 2014;— most recent national survey; SPC Gender Statistics 2023 confirm persistence but no new national study
Financial inclusion:	~68% of women hold accounts; collateral barriers persist (ADB Pacific Financial Inclusion Program 2022)
Disability prevalence:	~11% (Census 2021 Disability Tables; Pacific Disability Forum 2024).
Youth NEET:	~23% (SPC/ILO Pacific Youth Labour Market Assessment 2023).

Gender Norms and Roles

Women carry primary responsibility for caregiving, food preparation, and community obligations (Beijing+30 Report 2024). Livelihoods are concentrated in small business, retail, and informal markets, which are highly climate-sensitive. Men dominate offshore fisheries, construction, and transport, placing them at higher immediate risk during extreme weather events (ADB 2023). Traditional norms limit women's participation in formal decision-making, though women's organisations play a role in community resilience initiatives.

Economic Participation and Finance

Despite relatively high account ownership, women, youth, and persons with disabilities face barriers to credit, insurance, and savings due to collateral requirements and limited financial literacy (ADB 2022). Informal enterprises dominate livelihoods, but lack of access to equipment, storage, and transport constrains growth. Remittances buffer shocks but reduce local labour availability for resilience activities (DFAT 2024).

Political Participation and Leadership

Women, youth, and persons with disabilities remain underrepresented in parliament and local councils (IPU 2024). Limited campaign resources and male-dominated structures constrain participation in climate and DRM committees (CEDAW State Report 2023).

GBV and SEAH

GBV prevalence is significant, with one-third of women reporting lifetime IPV (UNFPA 2014). Climate-related displacement and overcrowded shelters increase risks of SEAH. Referral pathways are limited, with services concentrated in Alofi (Family Protection Act 2015; Spotlight Initiative 2023).

Disability Inclusion

Persons with disabilities face barriers to education, health, and employment. Evacuation centres and WASH facilities often lack universal design, and early warning systems are not consistently accessible (Pacific Disability Forum 2024). Women and girls with disabilities face compounded risks during climate shocks (Beijing+30 Report 2024).

Youth

Youth unemployment and NEET rates are high, particularly outside formal employment sectors (SPC/ILO 2023). Climate change reduces opportunities in fisheries and agriculture, while volatility in tourism limits jobs. Migration offers income but reduces local labour availability for resilience activities (DFAT 2024).

Education and Skills

Access to education is relatively high, but disparities persist by gender, disability, and socio-economic status (Ministry of Education 2023). Schools face shortages of teachers, materials, and resilient infrastructure. Students with disabilities encounter barriers related to accessibility and inclusive pedagogy (Legal Gap Analysis 2023).

Social Protection

Niue's social protection system provides pensions and disability allowances, but coverage gaps remain for informal workers, youth, and survivors of GBV (ADB 2022). Schemes are not fully climate-shock responsive, and female-headed households are not consistently targeted (Beijing+30 Report 2024).

3. National Climate and GESI Frameworks

Climate Change Policy (2015)

Provides the overarching framework for adaptation and mitigation, referencing vulnerable groups but lacking measurable GESI targets (Government of Niue 2015; Beijing+30 Report 2024).

Nationally Determined Contribution (NDC 2020 update)

Commits to adaptation in water, energy, and coastal protection, but lacks disaggregated indicators (UNFCCC 2020).

National Disaster Risk Management Act (2016)

Establishes institutional arrangements for preparedness and response, but evacuation centres and procedures are not consistently disability-inclusive (Government of Niue 2016; Pacific Disability Forum 2024).

National Gender Policy (2019–2022)

Identifies barriers to women's participation in leadership and economic empowerment, with commitments to GBV prevention and gender mainstreaming (MWYSA 2019).

Family Protection Act (2015)
Provides the legal framework for GBV response, including protection orders and referral pathways (Government of Niue 2015; Spotlight Initiative 2023).

Disability Policy (2020–2025):
Aligns with CRPD commitments, outlining priorities for accessibility and inclusive services (Pacific Disability Forum 2024).

National Youth Policy (2022–2027)
Prioritises youth employment, skills development, and participation in climate resilience activities (SPC 2023).

Sectoral Frameworks
Water, energy, and education plans reference resilience but inconsistently but inconsistently integrate GESI safeguards; STEM/TVET pathways for women and youth remain limited.

4. Key Gaps and Changes

Exposure to climate hazards
Niue is highly exposed to cyclones, drought, saltwater intrusion, and coastal erosion. Vulnerable groups face disproportionate impacts due to limited adaptive capacity (World Bank Climate Risk Profile 2021; UNFCCC 2020).

Land and housing constraints
Limited arable land and coastal erosion restrict secure housing and livelihoods, especially for women and youth. Relocation planning remains ad hoc and does not consistently integrate gender, youth, or disability perspectives (ADB 2023; Beijing+30 Report 2024).

Pressure on essential services
Limited freshwater and health infrastructure increase vulnerability during shocks. Outer villages face constrained access to resilient infrastructure and services, with women and persons with disabilities disproportionately affected (Government of Niue 2015; Ministry of Education 2023).

GBV and SEAH risks
High prevalence of IPV, with weak referral pathways outside Alofi. Climate-related displacement and overcrowded shelters increase risks of SEAH, while stigma and logistical barriers restrict survivor access to services (UNFPA 2014; Family Protection Act 2015; Spotlight Initiative 2023; UN Women 2022).

Barriers to disability inclusion
Accessibility gaps in shelters, WASH, and communication systems limit participation of persons with disabilities. Women and girls with disabilities face compounded risks during climate shocks, including safety concerns and limited access to reproductive health services (Pacific Disability Forum 2024; Legal Gap Analysis 2023).

Youth unemployment and limited skills pathways
Youth unemployment and NEET rates remain high, with limited pathways into climate-resilient sectors. Migration reduces local labour availability for resilience activities, while girls face increased caregiving burdens and dropout risks (SPC/ILO 2023; DFAT 2024; Beijing+30 Report 2024).

Financial inclusion and access to credit
Collateral requirements and weak business support services exclude women entrepreneurs from climate finance. Youth and persons with disabilities face barriers to accessing savings, insurance, and financial literacy training (ADB 2022; Government of Niue. National Financial Inclusion Strategy 2023). Support needs identified include capacity building for ministries and councils to design inclusive financial instruments, safeguards against SEAH in finance governance, and stronger roles for women's, youth, and disability organisations in accessing and monitoring climate finance.

Constraints in data availability
Sex, age, and disability-disaggregated data are not systematically collected across climate, DRM, or infrastructure sectors, limiting monitoring of vulnerable groups (SPC 2023; Beijing+30 Report 2024).

Social protection gaps
Schemes are not climate-shock responsive, leaving female-headed households and persons with disabilities underserved. Remittance-dependent households face income shocks if migration is disrupted (ADB 2022; COFA Migration Assessments 2024).

Climate finance gaps
Niue lacks a formalised national climate finance strategy. Current frameworks (Climate Change Policy 2015, NDC 2020 update) reference adaptation and vulnerable groups but do not embed measurable GESI targets or disaggregated indicators (Government of Niue 2015; UNFCCC 2020; Beijing+30 Report 2024).

Institutional capacity constraints
Climate and GESI frameworks reference vulnerable groups but lack operational detail, measurable targets, and budget tagging. Weak coordination between protection, DRM, and climate agencies limits inclusive implementation. (Office of Climate Change 2023; Beijing+30 Report 2024).

5. Potential RPACA GESI Support Needs

Based on existing policy frameworks and recent reports, several areas have been identified where RPACA may be able to contribute to strengthening GESI integration in climate finance and resilient infrastructure:

Climate Finance (Component 1)

- Capacity building for ministries and state agencies to apply gender-responsive and socially inclusive budgeting (Beijing+30 Report 2024).
- Technical support for disaggregated data systems (sex, age, disability) to monitor who benefits from climate finance (SPC Climate Finance Unit 2026).
- Strengthening fiduciary and social safeguards to prevent SEAH, discrimination, and exclusion in climate finance governance (Spotlight Initiative 2023).
- Support for women's, youth, and disability organisations to engage in climate finance processes (SPC Climate Finance Unit 2026).
- Inclusive access mechanisms such as micro-finance and grant instruments tailored for vulnerable groups (ADB Pacific Financial Inclusion Program 2022).

Infrastructure and Coastal Protection (Component 2)

- Capacity building and vocational pathways to increase leadership opportunities for women, youth, and persons with disabilities in infrastructure projects (SPC/ILO 2023).
- Tenure and resource access reforms to address barriers faced by women and vulnerable groups in land and coastal adaptation investments (Legal Gap Analysis 2023).
- Universal design standards to ensure schools, health centres, and evacuation centres are accessible to all (Disability Policy 2020–2025; Beijing+30 Report 2024).
- GBV/SEAH safeguards embedded in construction and coastal protection processes (Spotlight Initiative 2023).
- Inclusive service delivery systems linked to infrastructure investments (National Youth Policy 2022–2027; UNESCO UNEVOC 2023).

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Palau

1. Country Context

Population:	~17,861; 49% female (ADB,2024)
Poverty:	~17% (ADB 2023)
Disaster risk:	Ranked 28th globally (World Risk Report 2024)

Palau is an archipelagic state of more than 300 islands, with most of the population residing in Koror and Airai, and smaller, dispersed communities in outer states such as Peleliu, Angaur, Kayangel, Sonsorol, and Hatohobei (Census 2020). Population distribution reflects strong concentration along the Koror–Airai corridor and coastal zones, where access to services, markets, and infrastructure is highest. Outer-island and remote communities face constrained access to health, education, transport, and resilient infrastructure, with higher dependence on subsistence agriculture and coastal fisheries (Beijing+30 Report 2024).

Internal migration from outer islands to Koror–Airai continues to shape settlement patterns, driven by education, employment, and service access. Climate-related pressures—including coastal erosion, saltwater intrusion, coral bleaching, and repeated typhoon impacts—are increasingly influencing mobility decisions. National relocation planning remains ad hoc, with limited integration of gender, youth, and disability perspectives into land-use and resettlement frameworks (Climate Change Policy 2015; NDRMF 2016).

Palau is highly exposed to typhoons, storm surge, drought, and sea-level rise. The Palau Climate Change Policy and the National Disaster Risk Management Framework identify coastal communities, critical infrastructure, and water systems as priority risk areas. Post-disaster assessments highlight that smaller outer states experience prolonged service disruptions and high recovery costs relative to their population size (International Recovery Platform 2023).

The economy is heavily dependent on tourism, fisheries, and public administration. Tourism is a major employer, particularly for women and youth, but is highly sensitive to climate shocks and external disruptions. Labour mobility under the Compact of Free Association (COFA) with the United States shapes household composition, care arrangements, and local labour availability. Remittances buffer climate shocks but also reshape gender roles and caregiving burdens, creating differentiated resilience outcomes for women, youth, and older caregivers (COFA Migration Assessments 2024; Beijing+30 Report 2024).

2. GESI Analysis

Labour force participation:	Women ~45%; men ~70% (Census of Population and Housing 2020; ILO Labour Force Estimates 2023)
Women in parliament:	~10%. GBV prevalence: ~30–35% lifetime (Inter-Parliamentary Union 2024; Palau Beijing+30 National Narrative Report 2024)
GBV prevalence:	~30–35% lifetime IPV among ever-partnered women (Palau Family Health and Safety Study 2014; UNFPA)
Financial inclusion:	~70% of women hold accounts; collateral barriers persist (ADB Pacific Financial Inclusion Program 2022; Palau National Financial Inclusion Strategy 2023)
Disability prevalence:	~11% (Census 2020 Disability Tables; Legal Gap Analysis of Gender Equality in Palau 2023)

Youth NEET:	~20% (SPC/ILO Pacific Youth Labour Market Assessment 2023; Palau National Youth Policy 2023–2027)

Gender Norms and Roles

Women carry primary responsibility for caregiving, food preparation, water management, and community obligations (Beijing+30 Report 2024). These responsibilities intensify during typhoons, droughts, and water shortages, increasing women's exposure to climate-linked health risks and unpaid labour burdens. Women's livelihoods in tourism, retail, small business, subsistence agriculture, and coastal gleaning are highly climate-sensitive, with limited access to land, credit, and formal employment pathways (Legal Gap Analysis 2023). Men dominate offshore fisheries, construction, and transport, placing them at higher immediate physical risk during extreme weather events (SPC Coastal Fisheries Profiles 2023). Matrilineal traditions give women customary roles in land and clan affairs, but these do not consistently translate into formal influence in land-use or climate planning (Beijing+30 Report 2024). Labour mobility reshapes household dynamics: when men migrate, women assume farming, caregiving, and community obligations; when women migrate, older women and adolescent girls take on unpaid care responsibilities. These shifts highlight the need for gender-responsive social protection and remittance management strategies (COFA Migration Assessments 2024).

Economic Participation and Finance

Despite high account ownership, gender gaps persist in access to credit, insurance, and savings products (ADB Pacific Financial Inclusion Program 2022). Women, youth, and persons with disabilities face barriers related to collateral, land tenure, financial literacy, and access to institutions in remote areas. These constraints reduce investment in resilient housing, water storage, climate-smart agriculture, and livelihood diversification (Climate Change Policy 2015). Labour mobility is a major livelihood strategy, with remittances buffering shocks but reducing local labour availability for resilience activities (COFA Migration Assessments 2024). Female-headed and grandparent-headed households often lack access to credit and extension services, limiting their ability to invest in climate-resilient livelihoods (Legal Gap Analysis 2023). Collateral requirements and weak business support services (BSSs) further exclude women entrepreneurs from climate finance (ADB 2022).

Political Participation and Leadership

Women, youth, and persons with disabilities remain underrepresented in governance structures, including climate and disaster risk management committees (CEDAW State Report 2023; Beijing+30 Report 2024). Limited engagement of women's organisations, youth groups, and disability organisations in climate investment planning and monitoring frameworks constrains inclusive governance (Gender Climate Tracker 2023).

GBV and SEAH

GBV prevalence is significant, with 25.2% of ever-partnered women reporting IPV (Family Health and Safety Study 2014). Climate-related displacement, overcrowded shelters, and disrupted protection networks increase risks of SEAH. Referral pathways remain weak, particularly in outer islands, and GBV/SEAH considerations are not consistently integrated into preparedness, evacuation, or recovery processes (Family Protection Act 2012; Spotlight Initiative 2023). Cultural stigma and logistical barriers further restrict survivor access to services (UN Women 2022).

Disability Inclusion

Persons with disabilities face disproportionate climate impacts due to inaccessible infrastructure, limited assistive devices, and weak referral systems (Census 2020 Disability Tables). Evacuation

centres and WASH facilities often lack universal design, and early warning systems are not consistently available in accessible formats (NDRMF 2016). Women and girls with disabilities face compounded risks, including safety concerns and limited access to reproductive health services (Beijing+30 Report 2024). Disability-disaggregated data and inclusive monitoring remain limited, constraining planning and resource allocation (Legal Gap Analysis 2023).

Youth

Youth unemployment and NEET rates are high, particularly outside Koror (National Youth Policy 2023–2027). Climate change reduces opportunities in fisheries and agriculture, while tourism volatility limits service sector jobs. Migration offers income opportunities but reduces local labour availability for resilience activities (COFA Migration Assessments 2024). Youth-headed or grandparent-headed households face heightened vulnerability during climate shocks. Girls face specific risks, including increased caregiving responsibilities, reduced school attendance, and limited access to menstrual hygiene products and safe WASH facilities (Beijing+30 Report 2024). Youth participation in climate planning and leadership programmes remains limited (SPC/ILO 2023).

Education and Skills

Basic education access is relatively high, but disparities persist by location, gender, disability, and socio-economic status (Ministry of Education Statistical Yearbook 2023). Rural and outer-island schools face shortages of teachers, materials, and resilient infrastructure. Students with disabilities encounter barriers related to accessibility and inclusive pedagogy (Legal Gap Analysis 2023). Climate disruptions damage school infrastructure and interrupt learning, with girls sometimes withdrawn from school to support household recovery, increasing dropout risks (Beijing+30 Report 2024). Women and girls remain underrepresented in STEM and TVET fields, limiting participation in climate-resilient sectors (UNESCO UNEVOC 2023).

Social Protection

Palau's social protection system provides pensions and disability allowances, but coverage gaps remain for informal workers, youth, and survivors of GBV (Legal Gap Analysis 2023). Schemes are not fully climate-shock responsive. Households dependent on remittances face income shocks if migration is disrupted (COFA Migration Assessments 2024). Female-headed households created through migration may not be adequately targeted. Limited administrative capacity and weak integration of GESI considerations constrain timely support. Persons with disabilities and women with disabilities are not consistently reached by emergency cash assistance or livelihood recovery programmes (Beijing+30 Report 2024). Without scalable, inclusive mechanisms, disasters will deepen inequality and undermine recovery.

3. National Climate and GESI Frameworks

Palau has an evolving policy architecture for climate change, disaster risk management, gender equality, disability inclusion, and youth development. These frameworks outline national priorities and commitments relevant to the climate–GESI nexus and guide national and state-level planning processes. They collectively emphasise resilience, inclusive development, and the need to support vulnerable groups across sectors. However, operational detail, measurable targets, and disaggregated monitoring remain limited (Beijing+30 Report 2024; Legal Gap Analysis 2023).

Climate Change Policy (2015)

Outdated — revision process underway (Office of Climate Change 2023). Provides the overarching framework for climate action, focusing on adaptation, disaster risk reduction, and mitigation across sectors including water, coastal protection, health, energy, agriculture, and infrastructure (Climate Change Policy 2015). The policy references vulnerable groups and

community-based resilience but lacks measurable GESI targets, disaggregated indicators, and operational guidance for integrating gender, youth, and disability inclusion into sectoral planning and monitoring. (Beijing+30 Report 2024).

Climate Finance Strategy (2021–ongoing)
Palau has established a nascent climate finance architecture but does not yet have a fully formalised national strategy. Key elements include the Climate Resilience Fund (2021), the Fiscal Responsibility and External Debt Management Act (2021), the Public Financial Management Roadmap 2023–2036, and the Climate Finance Country Programme (2026, in development) (Office of Climate Change 2023; SPC Climate Finance Unit 2026). These mechanisms integrate climate risk into fiscal frameworks and establish a pipeline of fundable projects.

Enhanced Nationally Determined Contribution (NDC 2025–2030)
Sets mitigation and adaptation commitments, including renewable energy and energy efficiency targets and sectoral adaptation priorities (UNFCCC 2024). The Enhanced NDC includes a socioeconomic and GEDSI profile, acknowledging differentiated climate risks, but GESI specific targets and disaggregated monitoring indicators remain limited. Climate finance proposals do not consistently embed gender responsive and disability inclusive design (Beijing+30 Report 2024).

National Disaster Risk Management Framework (NDRMF 2010, amended 2016) Outlines institutional arrangements for preparedness, response, and recovery, and seeks to integrate disaster risk reduction and climate change adaptation (NDRMF 2016). The framework acknowledges vulnerable groups evacuation centres, communication systems, and emergency procedures are not consistently accessible or gender responsive, particularly in outer islands. Gaps remain in GBV risk mitigation, safe shelter design, and coordination between protection and disaster management agencies (Legal Gap Analysis 2023).

National Gender Policy (2018)
Outlines priorities for leadership, economic empowerment, education, health, and protection (MWYSA 2018). Implementation capacity is limited, and mainstreaming across climate and DRM sectors remains weak. Analytical reports highlight gaps in legal protections, leadership representation, GBV response, and gender mainstreaming capacity (Beijing+30 Report 2024; Legal Gap Analysis 2023).

Family Protection Act (2012)
Provides the legal framework for addressing domestic violence, including protection orders and referral pathways (Family Protection Act 2012). GBV/SEAH safeguards are not consistently embedded in preparedness, evacuation, or recovery processes (Spotlight Initiative 2023).

Disability Act (2014)
Aligns with CRPD commitments and outlines priorities for accessibility, inclusive education, employment, and participation in disaster preparedness and response (Disability Act 2014). Accessibility gaps persist in infrastructure and services, and disability disaggregated data remains limited (Legal Gap Analysis 2023; Beijing+30 Report 2024)

National Youth Policy (2023–2027)
Sets priorities for youth health, education, skills, employment, justice, protection, social inclusion, and participation (National Youth Policy 2023–2027). It recognises youth as key actors in climate resilience and environmental stewardship. However, the policy does not yet include detailed mechanisms for ensuring youth participation in climate finance, project design, or monitoring (SPC/ILO 2023).

Sectoral Frameworks
Sectoral plans in water, fisheries, education, and infrastructure reference resilience but inconsistently integrate GESI safeguards (Office of Climate Change Assessments 2023) but inconsistently integrate GESI safeguards. Water and sanitation plans reference equitable access but lack disability inclusive design standards. Fisheries and agriculture strategies highlight climate smart practices but do not consistently address gendered divisions of labour. Education frameworks reference resilience but lack commitments to STEM/TVET pathways for women and youth (UNESCO UNEVOC 2023).

Overall, Palau's policy architecture references vulnerable groups but lacks operational detail, measurable targets, and disaggregated monitoring. Institutional capacity, budget tagging, and coordination mechanisms must be strengthened to operationalise commitments and ensure inclusive climate resilience (Beijing+30 Report 2024; Legal Gap Analysis 2023; Office of Climate Change Assessments 2023).

4. Key Challenges and Gaps

Palau's resilience is influenced by geographic exposure, demographic pressures, and institutional capacity. From a GESI perspective, the following systemic challenges affect the ability of women, youth, persons with disabilities, and other vulnerable groups to participate fully in climate adaptation and resilience initiatives:

Exposure to climate-related hazards
Palau is highly exposed to typhoons, drought, storm surge, saltwater intrusion, and sea-level rise. Outer-island communities experience prolonged service disruptions and high recovery costs relative to their population size (NDRMF 2016; International Recovery Platform 2023). Coastal concentration increases risks of erosion and flooding, affecting housing, water security, and fisheries (Climate Change Policy 2015).

Land and housing constraints
Limited land tenure security and customary systems affect women, youth, and persons with disabilities, particularly in coastal areas exposed to erosion (Legal Gap Analysis 2023). Urbanisation along the Koror–Airai corridor places pressure on housing and services, while relocation planning remains ad hoc (Beijing+30 Report 2024).

Pressure on essential services
High population density in Koror and Airai places pressure on water, sanitation, health, and education systems. Outer-island communities face constrained access to services, increasing vulnerability during climate events (Office of Planning and Statistics 2020; Ministry of Education Statistical Yearbook 2023).

Gender-based violence and SEAH risks
The Palau Family Health and Safety Study found 25.2% of ever-partnered women reported IPV (Family Health and Safety Study 2014). Climate-related displacement, overcrowded shelters, and disrupted protection networks increase risks of SEAH. Referral pathways are concentrated in Koror, limiting access for rural and outer-island communities (Family Protection Act 2012; Spotlight Initiative 2023).

Barriers to disability inclusion
Persons with disabilities face challenges accessing information, infrastructure, and services. Evacuation centres, WASH facilities, and public buildings often lack universal design, and early warning systems are not consistently available in accessible formats (Census 2020 Disability

Tables; Legal Gap Analysis 2023). Women and girls with disabilities face compounded risks during climate shocks (Beijing+30 Report 2024).

Youth unemployment and limited skills pathways
Youth unemployment and NEET rates remain high, particularly outside Koror (SPC/ILO 2023; National Youth Policy 2023–2027). Climate change reduces opportunities in fisheries and agriculture, while tourism volatility limits service sector jobs. Migration offers income opportunities but reduces local labour availability for resilience activities (COFA Migration Assessments 2024).

Financial inclusion and access to credit
Despite high account ownership, collateral requirements and weak business support services exclude many women entrepreneurs from climate finance (ADB Pacific Financial Inclusion Program 2022; Palau National Financial Inclusion Strategy 2023). Youth and persons with disabilities face barriers to accessing savings, insurance, and financial literacy training.

Constraints in data availability
Sex, age, and disability-disaggregated data are not systematically collected across climate, DRM, or infrastructure sectors. This limits the ability to identify and monitor the needs of vulnerable groups (SPC 2023; Beijing+30 Report 2024).

Social protection gaps
Palau's social protection system provides pensions and disability allowances but is not fully climate-shock responsive. Female-headed households and persons with disabilities are not consistently reached by emergency cash assistance or livelihood recovery programmes (Legal Gap Analysis 2023; ADB 2022). Households dependent on remittances face income shocks if migration is disrupted (COFA Migration Assessments 2024).

Climate finance gaps

Palau's emerging system lacks measurable GESI targets and disaggregated monitoring indicators. External assessments highlight that without targeted support, women, youth, and persons with disabilities risk exclusion from climate finance benefits (Beijing+30 Report 2024; SPC Climate Finance Unit 2026; Office of Climate Change 2023).

5. Potential RPACA GESI Support Needs

Based on existing policy frameworks and recent reports, several areas have been identified where RPACA may be able to contribute to strengthening GESI integration in climate finance and resilient infrastructure:

Climate Finance (Component 1)

- Capacity building for ministries and state agencies to apply gender-responsive and socially inclusive budgeting (Beijing+30 Report 2024).
- Technical support for disaggregated data systems (sex, age, disability) to monitor who benefits from climate finance (Office of Climate Change 2023).
- Strengthening fiduciary and social safeguards to prevent SEAH, discrimination, and exclusion in climate finance governance (Spotlight Initiative 2023).
- Support for women's, youth, and disability organisations to engage in climate finance processes, from proposal design to monitoring (SPC Climate Finance Unit 2026).

- Inclusive access mechanisms such as micro-finance, insurance, and grant instruments tailored for vulnerable groups who lack collateral or formal banking access (ADB Pacific Financial Inclusion Program 2022).
- Coordination support for the National Designated Authority (NDA) to integrate GESI into all climate finance submissions and reporting (Office of Climate Change 2023).

Infrastructure and Coastal Protection (Component 2)

- Capacity building and vocational pathways to increase leadership opportunities for women, youth, and persons with disabilities in infrastructure projects (SPC/ILO 2023).
- Tenure and resource access reforms to address barriers faced by women and vulnerable groups in land and coastal adaptation investments (Legal Gap Analysis 2023).
- Universal design standards to ensure schools, health centres, aged-care facilities, and evacuation centres are accessible to all (Disability Act 2014; Beijing+30 Report 2024).
- GBV/SEAH safeguards embedded in construction, coastal protection, and community engagement processes (Spotlight Initiative 2023).
- Inclusive service delivery systems linked to infrastructure investments (health, education, transport) that reduce inequities in access (National Youth Policy 2023–2027; UNESCO UNEVOC 2023).

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Papua New Guinea

1. Country context

Population:	~12,917,840 million; 49% female (ADB,2024)
Poverty:	~40% below the national poverty line; multidimensional poverty ~75% (World Bank 2024)
Disaster risk:	Ranked 12th globally (World Risk Report 2024).

Papua New Guinea (PNG) is the largest Pacific Island country, with highly diverse geography and over 800 languages. Settlement patterns are dispersed across rural provinces, where ~85% of the population lives with limited access to health, education, and resilient infrastructure. Women and girls in these remote areas face longer travel times to reach schools and clinics, increasing dropout rates and maternal health risks (ADB 2023). Persons with disabilities are disproportionately excluded due to inaccessible terrain and services (Pacific Disability Forum 2024).

Climate pressures include cyclones, flooding, landslides, drought, and sea-level rise. Coastal communities, where women are heavily engaged in subsistence fishing and gleaning, face erosion and saltwater intrusion that undermine food security. Highland communities, where women manage gardens and water collection, are vulnerable to landslides and drought linked to El Niño events, increasing unpaid care burdens (UNFCCC 2020; Beijing+30 Report 2024).

Migration and mobility shape household resilience. Seasonal labour migration to Australia and New Zealand provides remittances but leaves women and older caregivers with expanded responsibilities for farming, caregiving, and community obligations. Youth migration reduces local labour availability for resilience activities, while female-headed households often lack access to credit and extension services, deepening inequality (DFAT 2024; SPC 2023). Urban migration creates informal settlements with overcrowded housing and poor WASH facilities, heightening GBV and SEAH risks for women and girls (UN Women 2022).

Economic structure is dual: a resource-dependent formal sector (oil, gas, mining) and a subsistence-based informal sector. Men dominate extractive industries, while women are concentrated in informal trade, food gardens, and petty commerce. This division of labour exposes men to occupational hazards in mining and construction, while women face economic precarity due to lack of collateral and exclusion from formal credit systems (ADB 2023). Tourism and fisheries are climate-sensitive, with women's livelihoods in coastal areas particularly vulnerable to coral bleaching and declining fish stocks.

Service access is uneven. Rural women and youth face constrained access to health, education, and resilient infrastructure, with maternal mortality rates among the highest in the Pacific. Disability prevalence (~15%) compounds exclusion, as evacuation centres, schools, and early warning systems are not consistently accessible (Pacific Disability Forum 2024).

Disaster risk is among the highest globally. PNG is exposed to cyclones, flooding, drought, landslides, and volcanic eruptions. Post-disaster assessments show that women and girls bear disproportionate recovery burdens, including increased caregiving, food insecurity, and heightened GBV risks in shelters. Persons with disabilities are often excluded from evacuation planning, while youth face disrupted education and limited livelihood recovery options (National Disaster Centre 2017; International Recovery Platform 2023).

2. GESI Analysis

Labour force participation:	Women ~52%; men ~74% (ILO 2023; NSO 2024)
Women in parliament:	~5% (IPU 2024)
GBV prevalence:	~68% of women experience lifetime violence, one of the highest rates globally (UN Women 2024; UNFPA 2014)
Financial inclusion:	~35% of women hold accounts; barriers include collateral, literacy, and customary land tenure (ADB 2023).
Disability prevalence:	~15% (Pacific Disability Forum 2024). (SPC/ILO 2023).
Youth NEET:	~30% (SPC/ILO 2023).

Gender Norms and Roles
Women's roles are concentrated in subsistence farming, water collection, and caregiving. These responsibilities intensify during climate shocks, when food gardens fail or water sources dry up, increasing unpaid labour and reducing opportunities for education or paid work (Beijing+30 Report 2024). Men dominate extractive industries and transport, facing occupational hazards during disasters, but women's exclusion from land ownership under customary tenure limits their ability to access credit or invest in resilient livelihoods (Legal Gap Analysis 2023). Gender norms also restrict women's participation in decision-making, leaving resilience planning male-dominated and less responsive to household realities.

Economic Participation and Finance
PNG's economy is dual: a resource-dependent formal sector and a subsistence-based informal sector. Women are concentrated in informal markets, agriculture, and petty trade, which are highly climate-sensitive. Declining crop yields and fisheries undermine women's income security, while lack of collateral excludes them from formal banking systems (ADB 2023). Female-headed households often lack access to extension services, constraining investment in climate-resilient livelihoods. Remittances buffer shocks but are unevenly distributed; women are more likely to use funds for household consumption, while men invest in assets, widening gender gaps in resilience (DFAT 2024).

Political Participation and Leadership
Women, youth, and persons with disabilities remain underrepresented in governance and climate committees. Only ~5% of parliamentary seats are held by women, limiting their influence on climate and DRM policy (IPU 2024). Campaign financing, cultural norms, and male-dominated structures constrain participation. Youth and disability groups are rarely included in formal consultation processes, weakening inclusive policy design and perpetuating gaps in representation (CEDAW State Report 2023).

GBV and SEAH
GBV prevalence is among the highest globally, with ~68% of women reporting lifetime violence (UN Women 2024). Climate-related displacement and overcrowded shelters exacerbate risks of SEAH, while referral pathways are weak outside Port Moresby and provincial capitals (UNFPA 2014; Spotlight Initiative 2023). Survivors face stigma, logistical barriers, and limited access to justice, undermining resilience and recovery. Women with disabilities and adolescent girls are particularly vulnerable, facing compounded risks in evacuation centres and temporary housing.

Disability Inclusion
Persons with disabilities face barriers to education, health, and employment. Evacuation centres, WASH facilities, and early warning systems are not consistently accessible, excluding persons with disabilities from preparedness and recovery (Pacific Disability Forum 2024). Women and girls with disabilities face compounded risks, including heightened GBV exposure and limited access to reproductive health services (Beijing+30 Report 2024). Policy frameworks reference disability inclusion but lack operational detail and budget allocations, leaving implementation weak.

Youth
Youth unemployment and NEET rates are high (~30%), particularly outside formal employment sectors (SPC/ILO 2023). Climate change reduces opportunities in agriculture and fisheries, while volatility in extractive industries limits jobs. Migration offers income but reduces local labour availability for resilience activities (DFAT 2024). Girls face specific risks, including increased caregiving responsibilities, reduced school attendance, and limited access to safe WASH facilities (Beijing+30 Report 2024). Youth exclusion from climate finance and project monitoring further limits their role in resilience building.

Education and Skills
Access to education is uneven, with disparities by gender, disability, and socio-economic status. Rural schools face shortages of teachers, materials, and resilient infrastructure, leading to higher dropout rates among girls and children with disabilities (Ministry of Education 2023). Climate disruptions damage school infrastructure and interrupt learning. Women and girls remain underrepresented in STEM and TVET fields, limiting participation in climate-resilient sectors (UNESCO UNEVOC 2023). Disability-inclusive pedagogy is limited, restricting opportunities for children with disabilities to acquire skills for resilience.

Social Protection
PNG's social protection system provides pensions and allowances, but coverage gaps remain for informal workers, youth, and survivors of GBV (ADB 2022). Schemes are not fully climate-shock responsive, leaving female-headed households underserved. Persons with disabilities are not consistently reached by emergency cash assistance or livelihood recovery programmes (Pacific Disability Forum 2024). Social protection frameworks lack gender-responsive targeting, meaning women's unpaid care burdens and GBV risks are not addressed in recovery planning.

3. National Climate and GESI Frameworks

Nationally Determined Contribution (NDC 3.0, 2025–2035)
PNG's updated NDC commits to adaptation in agriculture, forestry, energy, and coastal protection. It references vulnerable groups but lacks measurable gender, youth, and disability indicators. Women farmers, who dominate subsistence agriculture, are not explicitly targeted in climate smart agriculture programmes, and youth are absent from renewable energy training pathways (UNFCCC 2020; ESCAP 2026).PNG's updated NDC commits to adaptation in agriculture, forestry, energy, and coastal protection. It references vulnerable groups but lacks measurable gender, youth, and disability indicators. Women farmers, who dominate subsistence agriculture, are not explicitly targeted in climate-smart agriculture programmes, and youth are absent from renewable energy training pathways (UNFCCC 2025; ESCAP 2026).

National Disaster Risk Reduction Framework (2017–2030)
Provides institutional arrangements for preparedness and response. While the framework acknowledges community-based resilience, it does not embed GBV/SEAH safeguards in evacuation planning, nor disability-inclusive design standards in shelters and WASH facilities.

Women and girls face heightened risks in overcrowded shelters, and persons with disabilities are often excluded from early warning systems (National Disaster Centre 2017; Pacific Disability Forum 2024).

National Public Service GESI Policy (2013, updated 2021)
Anchored in constitutional equality, this policy mandates gender and social inclusion across government agencies. However, mainstreaming into climate and DRM sectors remains limited. Line ministries often lack capacity and budget tagging to operationalise GESI commitments, leaving women, youth, and disability groups underrepresented in climate decision-making (Department of Personnel Management 2021; Beijing+30 Report 2024).

National Gender Equality Strategy (2023–2025)
Outlines priorities for women's leadership, economic empowerment, and GBV prevention. It references climate resilience but does not provide sector-specific targets. Women's organisations have limited access to climate finance and project monitoring, constraining their ability to influence adaptation planning (UNDP 2023; UN Women 2024).

Family Protection Act (2013)
Provides the legal framework for GBV response, including protection orders and referral pathways. Integration into disaster preparedness and recovery remains weak. GBV/SEAH safeguards are not consistently embedded in evacuation centres or humanitarian response, leaving survivors without adequate protection during climate shocks (Government of PNG. Family Protection Act.2013; Spotlight Initiative 2023).

Disability Policy (2015–2025)
Aligns with CRPD commitments, outlining priorities for accessibility and inclusive services. Implementation is uneven, with limited disability-disaggregated data and weak enforcement of accessibility standards in climate and DRM infrastructure. Women and girls with disabilities remain particularly excluded from resilience programmes (Pacific Disability Forum 2024; Legal Gap Analysis 2023).

National Youth Policy (2021–2030)
Prioritises youth employment, skills development, and participation in resilience activities. However, mechanisms for youth engagement in climate finance and project monitoring are not operationalised. Young women face additional barriers due to caregiving responsibilities and exclusion from STEM/TVET pathways (SPC 2023; UNESCO UNEVOC 2023).

National Financial Inclusion Strategy (2023–2027)
Provides a roadmap to expand financial inclusion, with explicit targets to reach 2 million unbanked individuals by 2027 (50% women). It highlights inclusive financial instruments, digital services, safeguards against SEAH, and stronger roles for women's, youth, and disability organisations in accessing and monitoring finance (Bank of Papua New Guinea 2023).

Sectoral Frameworks:
Agriculture, fisheries, energy, and education strategies reference resilience but inconsistently integrate GESI safeguards. Agriculture policies highlight climate-smart practices but do not address women's limited land tenure rights. Fisheries strategies reference sustainability but overlook gendered divisions of labour in coastal gleaning. Education frameworks reference resilience but lack commitments to disability-inclusive pedagogy and STEM pathways for girls (Office of Climate Change 2023; UNESCO UNEVOC 2023).

4. Key Gaps and Changes

Exposure to climate hazards
PNG is highly exposed to cyclones, floods, drought, landslides, and volcanic eruptions. Women in rural areas, who are responsible for food gardens and water collection, face intensified burdens when crops fail or water sources dry up. Youth experience disrupted schooling and livelihoods, while persons with disabilities are often excluded from evacuation planning and early warning systems (World Bank 2021; UNFCCC 2020; Pacific Disability Forum 2024).

Land and housing constraints
Customary land tenure dominates, with ~97% of land under clan ownership. Women rarely hold formal land rights, limiting their ability to access credit or invest in resilient housing. Youth face barriers to secure tenure, constraining their ability to establish livelihoods, while relocation planning remains ad hoc and does not consistently integrate disability-inclusive design (ADB 2023; Beijing+30 Report 2024).

Pressure on essential services
Rural communities face limited access to health, education, and resilient infrastructure**.** Women and girls experience higher maternal mortality and dropout rates due to distance and poor facilities. Persons with disabilities encounter inaccessible clinics and schools, while youth face overcrowded classrooms and limited vocational training opportunities (Government of PNG 2024; Ministry of Education 2023).

GBV and SEAH risks
GBV prevalence is among the highest globally (~68% lifetime). Climate-related displacement and overcrowded shelters exacerbate risks of SEAH, with survivors facing stigma and weak referral pathways outside Port Moresby. Women with disabilities and adolescent girls are particularly vulnerable in evacuation centres, where privacy and safety are limited (UNFPA 2014; UN Women 2024; Spotlight Initiative 2023).

Barriers to disability inclusion
Infrastructure and services often lack universal design. Evacuation centres, WASH facilities, and communication systems are not consistently accessible, excluding persons with disabilities from preparedness and recovery. Women and girls with disabilities face compounded risks, including GBV exposure and limited access to reproductive health services (Pacific Disability Forum 2024; Legal Gap Analysis 2023).

Youth unemployment and limited skills pathways
Youth unemployment and NEET rates are high (~30%). Climate change reduces opportunities in agriculture and fisheries, while volatility in extractive industries limits jobs. Migration offers income but reduces local labour availability for resilience activities. Young women face additional barriers due to caregiving responsibilities and exclusion from STEM/TVET pathways (SPC/ILO 2023; DFAT 2024; UNESCO UNEVOC 2023).

Financial inclusion and access to credit
Only ~35% of women hold accounts. Collateral requirements, literacy barriers, and exclusion from formal banking systems restrict women's access to credit and climate finance. Youth and persons with disabilities face similar barriers, limiting their ability to invest in resilient livelihoods or access insurance. Support needs identified include capacity building for ministries and financial institutions to design inclusive instruments, safeguards against SEAH in finance governance, and stronger roles for women's, youth, and disability organisations in accessing and monitoring climate finance (ADB 2022; Bank of Papua New Guinea. National Financial Inclusion Strategy 2023).

Constraints in data availability
Sex, age, and disability-disaggregated data are not systematically collected. This limits monitoring of vulnerable groups and weakens accountability in climate and DRM programmes. Without robust data, women's unpaid care burdens, youth exclusion, and disability risks remain invisible in policy design (SPC 2023; Beijing+30 Report 2024).

Social protection gaps
PNG's social protection schemes are limited and not climate-shock responsive. Female-headed households, informal workers, and persons with disabilities are underserved, leaving them vulnerable during disasters. Remittance-dependent households face income shocks if migration is disrupted, with women disproportionately affected due to reliance on subsistence livelihoods (ADB 2022; COFA Migration Assessments 2024).

Institutional capacity constraints
Climate and GESI frameworks reference vulnerable groups but lack operational detail, measurable targets, and budget tagging. Weak coordination between protection, DRM, and climate agencies limits inclusive implementation. Women's organisations, youth groups, and disability networks have limited access to climate finance and monitoring platforms, reducing their influence on resilience planning (Office of Climate Change 2023; UNDP 2023).

5. Potential RPACA GESI Support Needs

Based on existing policy frameworks and recent reports, several areas have been identified where RPACA may be able to contribute to strengthening GESI integration in climate finance and resilient infrastructure:

Climate Finance (Component 1)

- Capacity building for ministries and financial institutions to design inclusive instruments and gender-responsive budgeting (ADB 2023; Bank of PNG National Financial Inclusion Strategy 2023–2027).
- Technical support for sex, age, and disability disaggregated data systems to monitor who benefits from climate finance (SPC 2023; Beijing+30 Report 2024).
- Safeguards against SEAH and discrimination in finance governance, particularly in rural and informal markets (Spotlight Initiative 2023; NFIS 2023–2027).
- Support for women's, youth, and disability organisations to access climate finance and participate in monitoring platforms (UNDP 2023; Office of Climate Change 2023; NFIS 2023–2027).
- Inclusive access mechanisms such as micro-finance, insurance, and grant instruments tailored for vulnerable groups excluded by collateral requirements and customary tenure (ADB Pacific Financial Inclusion Program 2022; NFIS 2023–2027).
- Expansion of digital financial services and literacy programmes to reach rural women, youth, and persons with disabilities (Bank of PNG NFIS 2023–2027).

Infrastructure and Coastal Protection (Component 2)

- Capacity building and vocational pathways to increase leadership opportunities for women, youth, and persons with disabilities in infrastructure projects (SPC/ILO 2023).
- Tenure and resource access reforms to address barriers faced by women and youth in land and housing for adaptation investments (Legal Gap Analysis 2023).

- Universal design standards to ensure schools, health centres, aged-care facilities, and evacuation centres are accessible to all (Disability Policy 2015–2025; Beijing+30 Report 2024).
- GBV/SEAH safeguards embedded in construction, relocation, and community engagement processes (Family Protection Act 2013; Spotlight Initiative 2023).
- Inclusive service delivery systems linked to infrastructure investments (health, education, transport) that reduce inequities in access (National Youth Policy 2021–2030; UNESCO UNEVOC 2023).

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Republic of the Marshall Islands

1. Country context

Population:	~39,500; 51% female (ADB,2024)
Land area:	181 km² across 29 atolls and 5 islands, spread over ~750,000 km² of ocean (UNFCCC 2023)
Urbanisation:	Settlement concentrated in Majuro and Ebeye; outer islands face depopulation (World Bank 2024)
Poverty:	~30% below national poverty line; multidimensional poverty ~60% (World Bank 2024)
Disaster risk ranking:	Ranked 14th globally (World Risk Report 2024)
Key climate hazards:	Sea-level rise, saltwater intrusion, coastal erosion, prolonged droughts, intensified cyclones (NAP 2023; UNFCCC 2023)

The Republic of the Marshall Islands (RMI) is a low-lying island nation in the North Pacific, comprising 29 atolls and five isolated islands spread across ~750,000 square miles of ocean, with a total land area of just 181 km² (UNFCCC 2023). The population is ~42,000, with women comprising 51% (Government of RMI Census 2021). Settlement is concentrated in Majuro and Ebeye, while outer islands face depopulation due to limited access to services and economic opportunities (World Bank 2024).

RMI's economy is narrow, heavily reliant on U.S. Compact funding, public sector employment, and subsistence activities. The formal private sector is small, with limited opportunities for wage employment, particularly for women and youth (ADB 2023). Climate-sensitive sectors such as fisheries and agriculture are vital for livelihoods, especially in outer islands, where women dominate subsistence farming and food preparation (UN Women 2024).

The country is among the most climate-vulnerable globally, facing existential threats from sea-level rise, saltwater intrusion, coastal erosion, and prolonged droughts (World Risk Report 2024; UNFCCC 2023). These hazards disproportionately affect women, youth, and persons with disabilities. Women, responsible for water collection and food security, face increased burdens during droughts and water shortages (NAP 2023). Youth experience disrupted education and limited employment prospects, while persons with disabilities are often excluded from evacuation planning and early warning systems (Pacific Disability Forum 2024).

Migration is a key resilience strategy. The Compact of Free Association (COFA) allows Marshallese citizens to live and work in the United States, leading to significant outmigration. While remittances support household consumption, they also shift caregiving and agricultural responsibilities to women and older adults, increasing unpaid labour burdens (DFAT 2024). Urban migration to Majuro and Ebeye has led to overcrowded settlements with inadequate WASH infrastructure, exacerbating GBV and SEAH risks for women and girls (UN Women 2024).

Access to essential services is uneven. Outer islands face chronic shortages of health workers, teachers, and resilient infrastructure. Maternal mortality remains high, and adolescent girls face barriers to secondary education due to distance, cost, and caregiving responsibilities (Ministry of Health 2023; SPC 2023). Persons with disabilities encounter inaccessible clinics, schools, and public buildings, limiting their participation in education and disaster preparedness.

2. GESI Analysis

Labour force participation:	Women ~48%; men ~70% (ILO 2023)
Women in parliament:	~10% (IPU 2024). GBV prevalence: ~46% of women report lifetime violence (UN Women 2024).
Financial inclusion:	~55% of women hold accounts; collateral barriers persist (ADB 2023)
Disability prevalence:	~12% (Pacific Disability Forum 2024).
Youth NEET:	~28% (SPC/ILO 2023).

Gender Norms and Roles

Traditional gender roles assign women primary responsibility for caregiving, food preparation, and water collection. These roles intensify during climate shocks, such as droughts or typhoons, when water becomes scarce and food gardens are damaged. Women are often the first responders in household-level adaptation, yet their contributions remain undervalued in formal resilience planning (Beijing+30 Report 2024). Men dominate fishing, construction, and transport sectors, exposing them to occupational hazards during extreme weather events. Women's exclusion from land ownership under customary tenure systems limits their ability to access credit or invest in resilient housing and livelihoods (Legal Gap Analysis 2023).

Economic Participation and Finance

Women are concentrated in the informal economy, including handicrafts, small-scale agriculture, and market vending. These sectors are highly vulnerable to climate variability, particularly saltwater intrusion and declining fish stocks (ADB 2023). Despite relatively high account ownership (~55%), access to credit remains constrained by lack of collateral, limited financial literacy, and gender norms that prioritise male financial decision-making. Female-headed households, especially in outer islands, often lack access to extension services or climate finance, limiting their ability to invest in adaptation strategies (UNDP 2023).

Political Participation and Leadership

Women remain underrepresented in political and decision-making spaces, holding only ~10% of parliamentary seats (IPU 2024). Cultural norms, limited access to campaign financing, and male-dominated political networks constrain women's participation. Youth and persons with disabilities are similarly underrepresented in climate and disaster governance structures, despite being disproportionately affected by climate impacts (Beijing+30 Report 2024).

GBV and SEAH

Gender-based violence remains a critical concern, with ~46% of women reporting lifetime experience of violence (UN Women 2024). Climate-related displacement increases risks of GBV and SEAH, especially in overcrowded shelters lacking privacy and security (UNFPA 2014; Spotlight Initiative 2023). Referral pathways for survivors are limited outside Majuro, and stigma deters reporting. Women with disabilities and adolescent girls face compounded risks, including limited access to justice and support services (Pacific Disability Forum 2024).

Disability Inclusion

Persons with disabilities face systemic barriers to participation in education, employment, and disaster preparedness. Evacuation centres, WASH facilities, and early warning systems are not consistently accessible, excluding persons with disabilities from preparedness and recovery efforts (Pacific Disability Forum 2024). Women and girls with disabilities are particularly vulnerable, facing heightened GBV risks and limited access to reproductive health services during climate shocks (Beijing+30 Report 2024).

Youth
Youth face high unemployment and NEET rates (~28%), particularly outside the public sector (SPC/ILO 2023). Climate change reduces opportunities in agriculture and fisheries, while volatility in construction and tourism limits job creation. Migration offers income opportunities but reduces local labour availability for resilience activities. Young women face additional barriers due to caregiving responsibilities, early pregnancy, and exclusion from STEM and TVET pathways (UNESCO UNEVOC 2023).

Education and Skills
Access to education is uneven, with disparities by gender, disability, and geography. Outer island schools face teacher shortages, poor infrastructure, and limited learning materials, contributing to high dropout rates among girls and children with disabilities (Ministry of Education 2023). Climate disruptions damage school infrastructure and interrupt learning cycles. Women and girls remain underrepresented in STEM and TVET fields, limiting participation in climate-resilient sectors such as renewable energy and engineering (UNESCO UNEVOC 2023).

Social Protection
RMI's social protection system includes pensions and health subsidies, but coverage gaps remain for informal workers, youth, and survivors of GBV (ADB 2022). Existing schemes are not fully climate shock-responsive, leaving female-headed households and persons with disabilities vulnerable during disasters. Emergency cash assistance and livelihood recovery programmes often fail to reach the most marginalised due to lack of disaggregated data and inclusive targeting mechanisms (UNDP 2023).

3. National Climate and GESI Frameworks

The Republic of the Marshall Islands adopted its first **National Adaptation Plan (NAP)** in 2023, outlining a 10-year strategy to address climate risks across water, health, infrastructure, and food systems. The NAP identifies women, youth, and persons with disabilities as vulnerable groups but lacks measurable indicators or budget allocations to track GESI outcomes (UNFCCC 2023; Prevention Web 2023).

The **NDC Partnership Plan (2023)** integrates gender and human rights considerations, emphasising inclusive climate governance. However, implementation remains limited due to weak institutional capacity and lack of coordination between climate, gender, and social protection agencies (UNDP 2023).

The **National Gender Policy (2017–2022)** outlines priorities for women's leadership, economic empowerment, and GBV prevention, but integration into climate and DRM sectors is minimal (Government of RMI 2017).

The **Disability Policy (2020–2025)** aligns with CRPD principles, emphasising accessibility and inclusive services. However, enforcement of accessibility standards in shelters, schools, and early warning systems remains weak (Pacific Disability Forum 2024).

The **Youth Policy (2022–2027)** promotes youth engagement in resilience and green jobs, but lacks mechanisms for youth participation in climate finance and project monitoring (SPC 2023).

Sectoral frameworks in agriculture, fisheries, and education reference resilience but inconsistently integrate GESI safeguards. For example, fisheries strategies overlook women's roles in coastal

gleaning, and education policies lack commitments to disability-inclusive pedagogy (Office of Climate Change RMI 2023; UNESCO UNEVOC 2023).

4. Key Gaps and Changes

High exposure to climate hazards

RMI faces sea-level rise, saltwater intrusion, and droughts that disproportionately affect women, youth, and persons with disabilities. Women's roles in water collection and caregiving intensify during droughts, while youth face school closures and persons with disabilities are excluded from evacuation planning (UNFCCC 2023; Pacific Disability Forum 2024).

Customary land tenure and housing insecurity

Approximately 90% of land is under customary tenure, with women rarely holding formal land rights. This limits their ability to access credit or invest in resilient housing. Relocation planning remains ad hoc and lacks gender- and disability-inclusive design (Legal Gap Analysis 2023; Beijing+30 Report 2024).

Limited access to essential services

Outer-island communities face shortages of health workers, teachers, and resilient infrastructure. Women and girls experience higher maternal mortality and dropout rates due to distance and poor facilities. Persons with disabilities encounter inaccessible clinics and schools, limiting participation in education and preparedness (Ministry of Health 2023; Pacific Disability Forum 2024).

High GBV and SEAH risks

Approximately 46% of women report lifetime GBV. Climate-related displacement and overcrowded shelters exacerbate SEAH risks, with limited referral pathways outside Majuro. Women with disabilities and adolescent girls are particularly vulnerable (UN Women 2024; UNFPA 2014; Spotlight Initiative 2023).

Barriers to disability inclusion

Infrastructure and services often lack universal design. Evacuation centres, WASH facilities, and communication systems are not consistently accessible, excluding persons with disabilities from preparedness and recovery (Pacific Disability Forum 2024).

Youth unemployment and limited skills pathways

Youth NEET rates are high (~28%). Climate change reduces opportunities in agriculture and fisheries, while volatility in construction and tourism limits jobs. Young women face additional barriers due to caregiving responsibilities and exclusion from STEM/TVET pathways (SPC/ILO 2023; UNESCO UNEVOC 2023).

Financial exclusion
Despite 55% of women holding accounts, collateral requirements and gender norms restrict access to credit and climate finance. Youth and persons with disabilities face similar barriers, limiting their ability to invest in resilient livelihoods (ADB 2023).

Data limitations
Sex, age, and disability-disaggregated data are not systematically collected. This limits monitoring of vulnerable groups and weakens accountability in climate and DRM programmes (SPC 2023; Beijing+30 Report 2024).

Social protection gaps
Existing schemes are not climate shock-responsive. Female-headed households, informal workers, and persons with disabilities are underserved, leaving them vulnerable during disasters (ADB 2022; UNDP 2023).

Institutional capacity constraints
Climate and GESI frameworks reference vulnerable groups but lack operational detail, measurable targets, and budget tagging. Weak coordination between protection, DRM, and climate agencies limits inclusive implementation. Women's organisations, youth groups, and disability networks have limited access to climate finance and monitoring platforms (Office of Climate Change RMI 2023; UNDP 2023).

5. Potential RPACA GESI Support Needs

Based on existing policy frameworks and recent reports, several areas have been identified where RPACA may be able to contribute to strengthening GESI integration in climate finance and resilient infrastructure:

Climate Finance (Component 1)

- Capacity building for ministries and financial institutions to design inclusive instruments and gender-responsive budgeting (ADB 2023; UNDP 2023).
- Technical support for sex, age, and disability disaggregated data systems to monitor who benefits from climate finance (SPC 2023; Beijing+30 Report 2024).
- Safeguards against SEAH and discrimination in finance governance, particularly in rural and outer-island contexts (Spotlight Initiative 2023).
- Support for women's, youth, and disability organisations to access climate finance and participate in monitoring platforms (Office of Climate Change RMI 2023; UNDP 2023).
- Inclusive access mechanisms such as micro-finance, insurance, and grant instruments tailored for vulnerable groups excluded by collateral requirements and customary tenure (ADB Pacific Financial Inclusion Program 2022).

Infrastructure and Coastal Protection (Component 2)

- Capacity building and vocational pathways to increase leadership opportunities for women, youth, and persons with disabilities in infrastructure projects (SPC/ILO 2023).
- Tenure and resource access reforms to address barriers faced by women and youth in land and housing for adaptation investments (Legal Gap Analysis 2023).

- Universal design standards to ensure schools, health centres, aged-care facilities, and evacuation centres are accessible to all (Disability Policy 2020–2025; Beijing+30 Report 2024).

- GBV/SEAH safeguards embedded in construction, relocation, and community engagement processes (National Gender Policy 2017–2022; Spotlight Initiative 2023).

- Inclusive service delivery systems linked to infrastructure investments (health, education, transport) that reduce inequities in access (Youth Policy 2022–2027; UNESCO UNEVOC 2023).

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Samoa

1. Country context

Population:	~210,672; 49% female (adb,2024)
Land area:	~2,842 km² across two main islands (Upolu and Savai'i) and smaller islets (UNFCCC 2023)
Urbanisation:	~20% in Apia; rural settlements dominate (World Bank 2024)
Poverty:	22% below national poverty line; multidimensional poverty ~45% (ADB 2023)
Disaster risk ranking:	Ranked 19th globally (World Risk Report 2024)
Key climate hazards:	Cyclones, flooding, drought, sea-level rise, tsunami (NAP 2023)

Samoa is a Polynesian island state with two main islands, Upolu and Savai'i, and several smaller islets. Settlement patterns are dispersed, with rural villages dominating outside Apia. Women and girls in rural areas face longer travel times to schools and clinics, increasing dropout rates and maternal health risks. Persons with disabilities are disproportionately excluded due to inaccessible terrain and services (Pacific Disability Forum 2024).

The economy is mixed, combining subsistence agriculture, fisheries, remittances, and tourism. Women dominate subsistence farming, food preparation, and market vending, while men dominate construction and transport. Climate-sensitive sectors such as tourism and fisheries are vital for livelihoods but highly vulnerable to cyclones and coral bleaching (ADB 2023).

Samoa is highly climate-vulnerable, facing cyclones, flooding, drought, sea-level rise, and tsunami risks. Women, responsible for water and food security, face increased burdens during droughts and disasters. Youth experience disrupted education and limited employment prospects, while persons with disabilities are often excluded from evacuation planning and early warning systems (UNFCCC 2023; NAP 2023).

Migration is a key resilience strategy. Labour migration to New Zealand and Australia provides remittances but leaves women and older caregivers with expanded responsibilities. Urban migration to Apia creates overcrowded settlements, heightening GBV and SEAH risks (DFAT 2024; UN Women 2024).

2. GESI Analysis

Labour force participation:	Women ~36%; men ~58% (ILO 2023).
Women in parliament:	~11% (IPU 2024)
GBV prevalence:	~46% lifetime violence (UN Women 2024)
Financial inclusion:	~40% of women hold accounts (ADB 2023).
Disability prevalence:	~14% (Pacific Disability Forum 2024)
Youth NEET:	~30% (SPC/ILO 2023).

Gender Norms and Roles

Traditional gender roles assign women caregiving, food preparation, and water collection. These roles intensify during climate shocks, when food gardens fail or water sources dry up. Women's contributions to resilience remain undervalued in formal planning (Beijing+30 Report 2024). Men dominate fishing and construction, facing occupational hazards during disasters. Women's

exclusion from land ownership under customary tenure limits their ability to access credit or invest in resilient housing (Legal Gap Analysis 2023).

Economic Participation and Finance

Women are concentrated in informal markets and agriculture. These sectors are highly vulnerable to climate variability, particularly saltwater intrusion and declining fish stocks. Despite account ownership, access to credit is constrained by collateral requirements and gender norms (ADB 2023). Female-headed households often lack access to extension services or climate finance, limiting adaptation investments (UNDP 2023).

Political Participation and Leadership

Women hold ~11% of parliamentary seats (IPU 2024). Cultural norms, limited campaign financing, and male-dominated networks constrain participation. Youth and persons with disabilities are similarly underrepresented in climate governance, despite disproportionate impacts (CEDAW 2023).

GBV and SEAH

GBV prevalence is high (~46%). Climate-related displacement increases risks of GBV and SEAH, especially in overcrowded shelters lacking privacy and security. Referral pathways are limited outside Apia, and stigma deters reporting (UNFPA 2014; Spotlight Initiative 2023).

Disability Inclusion

Persons with disabilities face systemic barriers to education, employment, and disaster preparedness. Evacuation centres, WASH facilities, and early warning systems are not consistently accessible. Women and girls with disabilities face heightened GBV risks and limited access to reproductive health services (Pacific Disability Forum 2024).

Youth

Youth unemployment and NEET rates are high (~30%). Climate change reduces opportunities in agriculture and fisheries, while volatility in tourism limits jobs. Young women face additional barriers due to caregiving responsibilities and exclusion from STEM/TVET pathways (SPC/ILO 2023; UNESCO UNEVOC 2023).

Education and Skills

Access to education is uneven. Outer island schools face shortages of teachers and infrastructure, contributing to dropout rates among girls and children with disabilities (Ministry of Education 2023). Climate disruptions damage school infrastructure and interrupt learning cycles. Women and girls remain underrepresented in STEM and TVET fields (UNESCO UNEVOC 2023).

Social Protection

Samoa's social protection system includes pensions and health subsidies, but coverage gaps remain. Schemes are not fully climate shock-responsive, leaving female-headed households and persons with disabilities vulnerable during disasters (ADB 2022; UNDP 2023).

3. National Climate and GESI Frameworks

National Adaptation Plan (NAP, 2023)

Samoa's NAP sets out a 10-year strategy across water, health, infrastructure, and food systems. It identifies women, youth, and persons with disabilities as vulnerable groups, but lacks measurable indicators, budget allocations, and monitoring mechanisms to track GESI outcomes (UNFCCC 2023; PreventionWeb 2023). While the plan calls for community-based adaptation and

traditional knowledge, it does not specify how women's participation will be ensured or how disability-inclusive design will be embedded in infrastructure.

NDC Partnership Plan (2023)
This plan integrates gender and human rights considerations, emphasising inclusive climate governance. However, implementation remains limited due to weak institutional capacity and lack of coordination between climate, gender, and social protection agencies (UNDP 2023). Women's organisations and youth groups have limited access to climate finance and monitoring platforms, reducing their influence on adaptation planning.

National Gender Policy (2016–2020)
The policy outlines priorities for women's leadership, economic empowerment, and GBV prevention. Yet, integration into climate and DRM sectors has been minimal, constrained by resource limitations and weak political will (Government of Samoa 2016). The policy expired in 2020, and while discussions on renewal are ongoing, gaps remain in mainstreaming gender into resilience frameworks.

Disability Policy (2019–2025)
This policy aligns with CRPD principles, emphasising accessibility and inclusive services. However, enforcement of accessibility standards in shelters, schools, and early warning systems remains weak (Pacific Disability Forum 2024). Disability-disaggregated data is limited, making it difficult to monitor outcomes.

Youth Policy (2020–2025)
The policy promotes youth engagement in resilience and green jobs. Yet, mechanisms for youth participation in climate finance and project monitoring are not operationalised (SPC 2023). Young women face additional barriers due to caregiving responsibilities and exclusion from STEM/TVET pathways.

Sectoral Frameworks
Agriculture, fisheries, and education strategies reference resilience but inconsistently integrate GESI safeguards. Agriculture policies highlight climate-smart practices but do not address women's limited land tenure rights. Fisheries strategies overlook gendered divisions of labour in coastal gleaning. Education frameworks reference resilience but lack commitments to disability-inclusive pedagogy and STEM pathways for girls (Office of Climate Change Samoa 2023; UNESCO UNEVOC 2023).

4. Key Gaps and Challenges

High exposure to hazards
Samoa faces cyclones, flooding, drought, and tsunami risks. Women's caregiving and water collection roles intensify during disasters, youth face school closures, and persons with disabilities are excluded from evacuation planning (UNFCCC 2023; Pacific Disability Forum 2024).

Customary land tenure
~80% of land is under customary tenure, with women rarely holding formal rights. This limits their ability to access credit or invest in resilient housing. Relocation planning remains ad hoc and lacks gender- and disability-inclusive design (Legal Gap Analysis 2023; Beijing+30 Report 2024).

Service access
Outer-island communities face shortages of health workers, teachers, and resilient infrastructure. Women and girls experience higher maternal mortality and dropout rates due to distance and poor facilities. Persons with disabilities encounter inaccessible clinics and schools, limiting

participation in education and preparedness (Ministry of Health 2023; Pacific Disability Forum 2024).

GBV and SEAH risks
Approximately 46% of women report lifetime GBV. Climate-related displacement and overcrowded shelters exacerbate SEAH risks, with limited referral pathways outside Apia. Women with disabilities and adolescent girls are particularly vulnerable (UN Women 2024; UNFPA 2014; Spotlight Initiative 2023).

Barriers to disability inclusion
Infrastructure and services often lack universal design. Evacuation centres, WASH facilities, and communication systems are not consistently accessible, excluding persons with disabilities from preparedness and recovery (Pacific Disability Forum 2024).

Youth unemployment and limited skills pathways
Youth NEET rates are high (~30%). Climate change reduces opportunities in agriculture and fisheries, while volatility in tourism limits jobs. Young women face additional barriers due to caregiving responsibilities and exclusion from STEM/TVET pathways (SPC/ILO 2023; UNESCO UNEVOC 2023).

Financial exclusion
Despite 40% of women holding accounts, collateral requirements and gender norms restrict access to credit and climate finance. Youth and persons with disabilities face similar barriers, limiting their ability to invest in resilient livelihoods (ADB 2023).

Data limitations
Sex, age, and disability-disaggregated data are not systematically collected. This limits monitoring of vulnerable groups and weakens accountability in climate and DRM programmes (SPC 2023; Beijing+30 Report 2024).

Social protection gaps
Existing schemes are not climate shock-responsive. Female-headed households, informal workers, and persons with disabilities are underserved, leaving them vulnerable during disasters (ADB 2022; UNDP 2023).

Institutional capacity constraints
Climate and GESI frameworks reference vulnerable groups but lack operational detail, measurable targets, and budget tagging. Weak coordination between protection, DRM, and climate agencies limits inclusive implementation. Women's organisations, youth groups, and disability networks have limited access to climate finance and monitoring platforms (Office of Climate Change Samoa 2023; UNDP 2023).

5. Potential RPACA GESI Support Actions

Based on existing policy frameworks and recent reports, several areas have been identified where RPACA may be able to contribute to strengthening GESI integration in climate finance and resilient infrastructure:

Climate Finance (Component 1)

- Capacity building for ministries and financial institutions to design inclusive instruments and gender-responsive budgeting (ADB 2023; CFAN 2024).

- Technical support for sex, age, and disability disaggregated data systems to monitor who benefits from climate finance (SPC 2023; Beijing+30 Report 2024).
- Safeguards against SEAH and discrimination in finance governance, particularly in rural and outer-island contexts (Spotlight Initiative 2023).
- Support for women's, youth, and disability organisations to access climate finance and participate in monitoring platforms (Office of Climate Change Samoa 2023; UNDP 2023).
- Inclusive access mechanisms such as micro-finance, insurance, and grant instruments tailored for vulnerable groups excluded by collateral requirements and customary tenure (ADB Pacific Financial Inclusion Program 2022).
- Expansion of digital financial services and literacy programmes, leveraging CFAN and CFCSP pipelines to reach rural women, youth, and persons with disabilities (CFAN 2024; CFCSP 2025).

Infrastructure and Coastal Protection (Component 2)

- Capacity building and vocational pathways to increase leadership opportunities for women, youth, and persons with disabilities in infrastructure projects (SPC/ILO 2023).
- Tenure and resource access reforms to address barriers faced by women and youth in land and housing for adaptation investments (Legal Gap Analysis 2023).
- Universal design standards to ensure schools, health centres, aged-care facilities, and evacuation centres are accessible to all (Disability Policy 2019–2025; Beijing+30 Report 2024).
- GBV/SEAH safeguards embedded in construction, relocation, and community engagement processes (National Gender Policy 2016–2020; Spotlight Initiative 2023).
- Inclusive service delivery systems linked to infrastructure investments (health, education, transport) that reduce inequities in access (Youth Policy 2020–2025; UNESCO UNEVOC 2023).

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Solomon Islands

1. Country Context

Population:	~783,313 49% female, (ADB,2024) & 2023 estimates)
Poverty:	12.7% below national poverty line (World Bank 2023)
Disaster risk:	Ranked 6th globally (World Risk Index 2024)

Solomon Islands is the third largest archipelago in the South Pacific, with 997 islands and a population of ~800,000 [SINSO 2023]. About 80% of people live on six large islands and dozens of smaller ones, with only 25% in urban centres [SINSO 2023]. Recent census and administrative data indicate increasing movement to Honiara for employment and services. The population is young, with 54% under 25 years old and a median age of 22.8 [SINSO 2019 Census]. Disability prevalence is estimated at ~14% [SPC 2023].

The transport network — ~1,500 km of roads, 440 bridges, and 90 wharves — is crucial for economic and social development [World Bank 2024]. Maintenance funding gaps have affected the condition of infrastructure, with only 25% of maintenance needs funded in 2022–2024 [NTF/MID 2025]. These constraints influence access to markets, health services, and evacuation routes.

According to the World Risk Index 2024, Solomon Islands is ranked 6th globally for disaster risk, reflecting high exposure to cyclones, flooding, sea level rise, earthquakes, and tsunamis. Disaster-related losses in 2020 were estimated at 8.7% of GDP [UN Women 2022].

2. GESI Analysis

Labour force participation:	Women ~52%; men ~66% (SPC/ILO 2023)
Women in parliament:	~4% (SPC 2025). GBV prevalence: ~64% of women report lifetime IPV (UN Women 2024).
Financial inclusion:	~20% of women hold commercial bank accounts compared to 32% of men (World Bank 2017).
Disability prevalence:	~14% (SPC 2023).
Youth unemployment/NEET:	~31–32% (SPC 2023).

Gender Norms and Roles

Traditional norms shape women's participation in decision making and economic activities. Women are concentrated in subsistence agriculture and inshore fisheries, while men dominate cash crops and offshore fisheries. Women's responsibilities for food production, water collection, and caregiving increase their exposure to climate-related livelihood shocks and service disruptions. Customary land systems restrict women's access to land, resources, and decision-making forums, limiting their ability to invest in resilient livelihoods (UN Women 2022; Legal Gap Analysis 2023).

Economic Participation and Finance

Women own ~23% of businesses, mostly micro-scale and informal, and face barriers to collateral, financial products, and market information (World Bank 2017). Only ~20% of women hold bank accounts compared to 32% of men, constraining access to credit and climate finance. These constraints limit opportunities to diversify income and adopt climate-resilient technologies. Female-headed households often lack extension services, reducing their ability to invest in adaptation strategies (ADB 2023).

Political Participation and Leadership
Women hold ~4% of parliamentary seats, with similarly low representation at provincial and ward levels (SPC 2025). Customary leadership structures and electoral dynamics constrain participation, weakening integration of gender perspectives in climate, DRM, and local development planning. Youth and persons with disabilities are also underrepresented in governance processes, despite disproportionate exposure to climate risks (CEDAW 2023).

GBV and SEAH
GBV prevalence is among the highest globally, with ~64% of women reporting lifetime IPV (UN Women 2024). Displacement, crowding, and disruptions to community support systems during disasters exacerbate risks of SEAH. SAFENET provides coordinated survivor support through police, health, social welfare, and civil society services, but coverage outside Honiara remains limited (Spotlight Initiative 2023).

Disability Inclusion
~14% of the population lives with disabilities (SPC 2023). Despite the National Disability Inclusive Development Policy (2022–2031), persons with disabilities face barriers in education, health, employment, and disaster preparedness. Geographic dispersion and limited accessible infrastructure restrict access to assistive devices, early warning information, and evacuation services. Women and girls with disabilities face compounded risks, including heightened GBV exposure and limited access to reproductive health services (Pacific Disability Forum 2024).

Youth
Youth unemployment is ~31–32%, with limited vocational training in climate-resilient sectors (SPC 2023). Young people face barriers to participation in community decision making, particularly in rural and remote areas. Migration to Honiara for education and employment contributes to changing household structures and service pressures. Young women face additional barriers due to caregiving responsibilities and exclusion from STEM/TVET pathways (UNESCO UNEVOC 2023).

Education and Skills
Girls remain underrepresented in STEM education, and schools vary in their level of inclusive and disaster-resilient design (UN Women 2022). Limited vocational training in climate-resilient sectors restricts opportunities for youth, influencing employment pathways and participation in adaptation planning. Children with disabilities face systemic barriers due to inaccessible school infrastructure and limited inclusive pedagogy (Ministry of Education 2023).

Social Protection
Solomon Islands' social protection systems remain limited in coverage and are not fully climate shock responsive. Female-headed households, informal workers, and persons with disabilities are underserved, leaving them vulnerable during disasters. SAFENET provides a national referral mechanism for GBV survivors, but broader social protection schemes lack gender-responsive targeting and disability inclusion (ADB 2022; MWYCFA 2021).

3. National Climate and GESI Frameworks

National Climate Change Policy (2023–2032)
Identifies climate change as a significant threat to livelihoods and well-being. References vulnerable groups, and highlights the importance of inclusive adaptation, though further development of measurable targets and disaggregated data systems would support tracking of outcomes.

Climate Finance Access Roadmap (2022–2027)
Provides the framework for mobilising and managing climate finance. It prioritises climate budget tagging, expenditure tracking, and integration of resilience into public financial management systems. The roadmap highlights the need for disaggregated data, safeguards against SEAH, and stronger roles for women's, youth, and disability organisations in accessing and monitoring climate finance (MoFT/MNPDC/MECDM 2022).

National Development Strategy (2016–2035) [GoSI 2016]
Establishes long-term objectives for resilient, environmentally sustainable development and equitable access to services. It provides a national framework for mainstreaming GESI across sectors, supported by coordination mechanisms at national and provincial levels.

National Gender Equality and Women's Development Policy (2021–2027) [MWYCFA 2021]
Provides the overarching framework for advancing gender equality. It identifies barriers such as women's limited access to land, finance, and leadership roles, and prioritizes prevention and response to GBV. The policy references integration across sectors, including climate and DRM, with varying levels of implementation.

National Policy to Eliminate Violence Against Women and Girls (2016–2020) Established a coordinated framework for prevention and survivor support, linked to SAFENET referral services. The policy period has concluded, and lessons inform ongoing GBV and protection initiatives. Displacement and crowding during disasters can increase protection concerns, highlighting the relevance of GBV risk mitigation in shelters.

National Disability Inclusive Development Policy (2022–2031)
Aligns with CRPD commitments and emphasizes accessibility in education, healthcare, employment, and community participation. It includes provisions for disaster preparedness and infrastructure accessibility, noting the need for strengthened application in shelters, WASH facilities, and transport systems.

National Transport Plan (2017–2036)
Recognizes transport as a driver of inclusive development and encourages the integration of gender considerations into planning, design, and implementation. The plan provides an entry point for embedding GESI safeguards in transport investments and related infrastructure programmes.

Draft National Building Code (2022)
Sets accessibility requirements to minimize barriers for persons with disabilities and other groups. Adoption and operationalization are ongoing, with implications for future public infrastructure and shelter design.

4. Key Gaps and Challenges

Institutional Integration of GESI in Infrastructure Systems

MID and the National Transport Fund (NTF) are still in a transition phase of embedding GESI procedural and safeguard requirements into operational systems [MID GESI Analysis 2025]. Because these processes are not yet fully integrated across planning, design, procurement, and monitoring, the application of gender, disability, and social inclusion considerations varies across transport and infrastructure projects. Cross-ministerial coordination between climate, DRM, gender, disability, and infrastructure agencies also varies, affecting consistency in sector planning.

Land Tenure, Customary Systems, and Access to Finance
Women own less than 10% of titled land [World Bank 2017]. Customary land systems influence women's participation in local decision making and access to resources, and affect access to collateral and financial products, shaping opportunities to invest in resilient livelihoods and housing. These patterns also influence participation in adaptation and community planning processes.

Transport, Accessibility, and Inclusive Infrastructure
Transport planning does not systematically apply gender and disability considerations [MID GESI Analysis 2025]. The Draft National Building Code includes inclusive provisions, but enforcement is pending [GoSI 2022]. Accessibility varies across roads, wharves, bridges, public buildings, and evacuation routes, and inclusive design is not consistently applied in shelters and WASH facilities. Early warning systems and evacuation information are not uniformly accessible for persons with disabilities.

GBV and SEAH Risks in Disaster Contexts
Gender-based violence remains pervasive, with 64% of women reporting lifetime IPV [UN Women 2024]. Crowding, displacement, and disruptions to community support systems during disasters can increase protection concerns. Shelter design and privacy arrangements vary, and GBV risk mitigation is not systematically integrated into DRM planning. SAFENET provides coordinated survivor support as the national referral mechanism.

Disability Inclusion in DRM and Service Access
Approximately 14% of the population lives with disabilities [SPC 2023]. Despite the National Disability Inclusive Development Policy (2022–2031), persons with disabilities experience barriers in accessing shelters, WASH facilities, transport, early warning systems, and evacuation services [Pacific Disability Forum 2024]. Participation in DRM planning varies, and geographic dispersion affects access to assistive devices and services.

Education, Skills, and Youth Participation
Girls remain underrepresented in STEM education, and schools vary in their level of inclusive and disaster-resilient design [UN Women 2022]. Limited vocational training in climate-resilient sectors restricts opportunities for youth, influencing employment pathways and participation in adaptation planning. Youth migration to Honiara for education and employment contributes to changing household structures and service pressures.

Data and Evidence Systems
The absence of sex, age, ability, disability, and ethnicity (SAADE) disaggregated data affects monitoring and evaluation systems [MID GESI Analysis 2025]. Climate-specific gender and disability data are limited, and monitoring systems are not yet aligned with inclusive adaptation indicators, affecting the ability to track outcomes for vulnerable groups.

5. Potential RPACA GESI Support Actions

Based on existing policy frameworks and recent reports, several areas have been identified where RPACA may be able to contribute to strengthening GESI integration in climate finance and resilient infrastructure:

Climate Finance (Component 1)

- Capacity building for ministries, financial institutions, and provincial councils to apply climate budget tagging and gender-responsive budgeting (Climate Finance Access Roadmap 2022–2027; MID GESI Analysis 2025).

- Technical support for sex, age, ability, and disability disaggregated data systems to monitor climate finance beneficiaries (SPC 2023; Pacific Disability Forum 2024; Climate Finance Access Roadmap 2022–2027).
- Safeguards against SEAH and discrimination in finance governance, particularly in customary land and rural contexts (UN Women 2024; SAFENET 2023; Climate Finance Access Roadmap 2022–2027).
- Support for women's, youth, and disability organisations to access climate finance and participate in monitoring platforms (MWYCFA 2021; Pacific Disability Forum 2024; Climate Finance Access Roadmap 2022–2027).
- Inclusive access mechanisms such as micro-finance, insurance, and grant instruments tailored for vulnerable groups excluded by collateral requirements and customary tenure (ADB Pacific Financial Inclusion Program 2022; Climate Finance Access Roadmap 2022–2027).
- Expansion of financial literacy and market information systems to strengthen women's and youth enterprises in climate-sensitive sectors (World Bank 2017; SPC 2023; Climate Finance Access Roadmap 2022–2027).

Infrastructure and Coastal Protection (Component 2)

- Capacity building and vocational pathways to increase leadership opportunities for women, youth, and persons with disabilities in infrastructure projects (MID GESI Analysis 2025; SPC/ILO 2023).
- Tenure and resource access reforms to address barriers faced by women and youth in land and housing for adaptation investments (World Bank 2017; Legal Gap Analysis 2023).
- Universal design standards to ensure schools, health centres, aged-care facilities, and evacuation centres are accessible to all (National Disability Inclusive Development Policy 2022–2031; Draft National Building Code 2022).
- GBV/SEAH safeguards embedded in construction, relocation, and community engagement processes (National Gender Equality Policy 2021–2027; SAFENET 2023).
- Inclusive service delivery systems linked to infrastructure investments (transport, health, education) that reduce inequities in access (National Transport Plan 2017–2036; UNESCO UNEVOC 2023).

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Tuvalu

1. Country context

Population:	~10,004; 49% female (ADB,2024).
Land area:	~26 km² across 9 islands (UNFCCC 2023).
Urbanisation:	50% reside on Funafuti; outer islands face depopulation due to migration (World Bank 2024).
Poverty:	~26% below national poverty line; multidimensional poverty ~40% (ADB 2023).
Disaster risk:	Ranked 2nd globally in the World Risk Index 2024.
Key climate hazards:	Sea level rise, saltwater intrusion, cyclones, flooding, drought, coastal erosion (Tuvalu NAP 2023).

Tuvalu is among the world's most climate-vulnerable states, ranked 2nd globally in the World Risk Index 2024. Its extreme exposure to sea level rise, saltwater intrusion, and coastal erosion threatens the very habitability of its islands. Settlement is concentrated on Funafuti, where overcrowding places severe strain on housing, water, sanitation, and waste systems. Outer islands face depopulation as residents migrate internally to Funafuti or overseas (primarily New Zealand and Australia), reshaping household structures and weakening service delivery. Male labour migration leaves many rural households female-headed, intensifying caregiving and livelihood responsibilities and reducing access to formal finance and land rights (ADB 2023; DFAT 2024).

The economy is narrow and highly climate-sensitive. Remittances, fisheries, and aid flows dominate, with limited diversification. Subsistence agriculture is undermined by saltwater intrusion and drought, while coastal fisheries are increasingly affected by coral bleaching and declining stocks. Tourism remains minimal, and climate shocks regularly disrupt livelihoods. Women are concentrated in informal markets, handicrafts, and food processing, while men dominate fishing, construction, and transport. These gendered divisions of labour shape exposure to hazards and access to recovery resources, with women's contributions to resilience often undervalued in formal planning.

Demographic pressures compound vulnerability. Youth account for nearly one-third of the population, yet unemployment and NEET rates remain high (~30%), particularly in outer islands where formal labour markets are limited (SPC/ILO 2023). Migration reshapes household composition, leaving older relatives and women with increased caregiving burdens. Disability prevalence is ~13% (Tuvalu Disability Policy 2021–2025), with persons with disabilities facing systemic barriers to education, employment, and disaster preparedness.

Climate pressures are already driving displacement. Saltwater intrusion undermines food security and potable water, while coastal erosion threatens housing and infrastructure. Funafuti's overcrowding magnifies risks of GBV, health crises, and service delivery breakdowns during disasters. Outer islands, with declining populations and limited connectivity, face longer recovery times and weaker institutional presence. These dynamics underscore Tuvalu's acute vulnerability and the urgent need for inclusive, well-resourced resilience measures.

2. GESI Analysis

Labour force participation:	Women ~52%; men ~68% (Tuvalu Labour Force Survey 2023).
Women in parliament:	~6% (IPU 2024).
Youth NEET:	~30% (SPC/ILO 2023).
Disability prevalence:	~13% (Tuvalu Disability Policy 2021–2025).
GBV prevalence:	~40% of women report lifetime violence (UN Women 2024).
Financial inclusion:	~55% of women hold accounts; collateral barriers persist (ADB2023).

Gender Norms and Roles

Customary tenure and patriarchal norms shape household and community roles. Women carry primary responsibility for caregiving, food preparation, and water collection — roles that intensify during climate shocks when saltwater intrusion damages food gardens and water scarcity worsen. These responsibilities reduce women's time for paid work and limit mobility during evacuations. Men dominate fishing and construction, facing occupational hazards during cyclones and storm surges. Women's exclusion from land ownership under customary tenure (~90% of land) restricts access to credit and resilient housing, reinforcing dependency and limiting adaptation investments (Legal Gap Analysis 2023).

Economic Participation and Finance

Women are concentrated in informal markets, handicrafts, and subsistence agriculture — sectors highly vulnerable to climate variability. Saltwater intrusion and drought reduce yields, while declining fish stocks undermine coastal gleaning and small-scale fisheries. Despite account ownership (~55%), women face collateral barriers and gender norms that restrict access to credit. Female-headed households often lack extension services or climate finance, limiting adaptation investments (ADB 2023; UNDP 2023). Remittance dependence creates volatility, with women bearing the burden of managing household resilience when male migrants are absent.

Political Participation and Leadership

Women hold ~6% of parliamentary seats, among the lowest in the Pacific. Cultural norms, limited campaign financing, and male-dominated networks constrain participation. Women's voices are underrepresented in climate governance, weakening integration of gender perspectives in adaptation planning. Youth and persons with disabilities are similarly excluded from decision-making, despite disproportionate impacts of climate change (CEDAW 2023).

GBV and SEAH

GBV prevalence is ~40% of women reporting lifetime violence (UN Women 2024). Climate-related displacement and overcrowded shelters exacerbate risks, particularly where privacy, lighting, and security are absent. Referral pathways are limited outside Funafuti, and stigma deters reporting. Survivor services are unevenly distributed, leaving outer island women with limited access to protection and justice (UNFPA 2014; Spotlight Initiative 2023).

Disability Inclusion

Persons with disabilities (~13% prevalence) face systemic barriers to education, employment, and disaster preparedness. Evacuation centres, WASH facilities, and early warning systems are not consistently accessible. Women and girls with disabilities face heightened GBV risks and limited access to reproductive health services (Pacific Disability Forum 2024). Weak enforcement of accessibility standards in public infrastructure compounds exclusion.

Youth
Youth unemployment and NEET rates remain high (~30%). Climate change reduces opportunities in agriculture and fisheries, while volatility in remittances limits household resilience. Young women face additional barriers due to caregiving responsibilities and exclusion from STEM/TVET pathways (SPC/ILO 2023; UNESCO UNEVOC 2023). Migration reshapes household composition, leaving older relatives and women with increased caregiving burdens.

Education and Skills
Access to education is uneven. Outer island schools face shortages of teachers and infrastructure, contributing to dropout rates among girls and children with disabilities (Ministry of Education 2023). Climate disruptions damage school infrastructure and interrupt learning cycles. Women and girls remain underrepresented in STEM and TVET fields, limiting entry into higher-value climate-resilient sectors such as renewable energy, engineering, and disaster management (UNESCO UNEVOC 2023).

Social Protection
Tuvalu's social protection system includes pensions and health subsidies, but coverage gaps remain. Schemes are not climate-shock responsive, leaving female-headed households, informal workers, and persons with disabilities vulnerable during disasters (ADB 2022; UNDP 2023). Reliance on remittances and community support networks creates uneven resilience, with outer islands particularly disadvantaged.

3. National Climate and GESI Frameworks

National Climate Change Policy 2021–2030 (*Te Vaka Fenua)*
Anchors Tuvalu's climate priorities within the *National Strategy for Sustainable Development 2021–2030 (Te Kete)*. Developed through participatory consultations with island councils, women, youth, and disability groups. Focuses on ecosystems health, water security, food security, income security, and security of place. Explicitly integrates social resilience and community voices, but lacks detailed gender and disability indicators.

National Adaptation Plan (NAP, adopted 2025)
Provides Tuvalu's medium- and long-term resilience strategy across six priority sectors: water, health, infrastructure, food security, coastal protection, and livelihoods. Developed with support from GCF, SPREP, CSIRO, and GHD Fiji. Consultations included Kaupule, NGOs, women's and youth groups, and persons with disabilities. While inclusive in design, monitoring frameworks remain weak on sex- and disability-disaggregated data.

National Strategy for Sustainable Development (*Te Kete, 2021–2030)*
Overarching development framework mainstreaming climate resilience across all sectors. Provides the policy umbrella for *Te Vaka Fenua* and the NAP. GESI priorities are referenced but not systematically integrated into sectoral budgets or monitoring.

National Gender Equality Policy (2019–2024)
Prioritises women's leadership, economic empowerment, and GBV prevention. Climate and DRM sectors are referenced but not systematically integrated, with weak institutional capacity and funding gaps limiting implementation.

Disability Policy (2021–2025)
Aligns with CRPD, emphasising accessibility and inclusive services. Implementation hindered by limited data, weak enforcement of accessibility standards, and insufficient budget allocations. Disaster preparedness and infrastructure resilience are not consistently disability-inclusive.

National Youth Policy (2020–2025)
Promotes youth engagement in resilience, green jobs, and civic participation. Mechanisms for youth participation in climate finance and project monitoring are not operationalised, leaving youth excluded from decision-making despite high NEET rates.

Family Wellbeing Policy (2022–2032)
Provides a holistic framework for family resilience, linking gender equality, child protection, youth empowerment, disability inclusion, and elder care. Explicitly references climate change and disasters, emphasising inclusive preparedness, protection services, and social support systems during climate shocks.

4. Key Gaps and Changes

Extreme hazard exposure and displacement risks Sea level rise, saltwater intrusion, and coastal erosion undermine food security, water supply, and housing. Women, youth, and persons with disabilities are disproportionately affected. The 2025 *CEDAW Concluding Observations* emphasised that women face heightened vulnerability due to caregiving roles and exclusion from relocation planning. The *Amnesty International 2025 report* further documented how women experience “double injustice”: climate-induced displacement at home and restrictive migration policies abroad.

Customary land tenure and housing insecurity With ~90% of land under customary tenure, women rarely hold rights. This restricts access to credit, resilient housing, and relocation options. Post-disaster housing recovery often reinforces male control over land and resources, leaving female-headed households and persons with disabilities at greater risk of insecure shelter (Legal Gap Analysis 2023; ADB 2023).

Service delivery gaps in outer islands Outer islands face shortages of health workers, teachers, and resilient infrastructure. Women and girls experience higher maternal health risks and dropout rates, while persons with disabilities encounter inaccessible clinics and schools. Geographic isolation compounds vulnerability, with delays in supply delivery and limited communications infrastructure during climate events (Ministry of Health 2023; Ministry of Education 2023).

GBV and SEAH risks in emergencies Around 40% of women report lifetime GBV (UN Women 2024). Climate-related displacement and overcrowded shelters exacerbate risks, particularly where privacy, lighting, and security are absent. Referral pathways are weak outside Funafuti, and stigma deters reporting. Survivor services are unevenly distributed, leaving outer island women with limited access to protection and justice (UNFPA 2014; Spotlight Initiative 2023).

Disability inclusion deficits Despite policy commitments, infrastructure and services often lack universal design. Evacuation centres, WASH facilities, and communication systems are not consistently accessible. Women and girls with disabilities face heightened GBV risks and limited access to reproductive health services. Weak enforcement of accessibility standards in public infrastructure compounds exclusion (Pacific Disability Forum 2024).

Youth unemployment and limited pathways Youth NEET rates (~30%) reflect exclusion from education, training, and employment. Climate change reduces opportunities in agriculture and

fisheries, while volatility in remittances limits jobs. Young women face additional barriers due to caregiving responsibilities and exclusion from STEM/TVET pathways. Migration reshapes household structures, leaving older relatives and women with increased caregiving burdens (SPC/ILO 2023; UNESCO UNEVOC 2023).

Financial exclusion despite account ownership Although ~55% of women hold bank accounts, collateral requirements and gender norms restrict access to credit. Youth and persons with disabilities face similar barriers. Female-headed households often lack extension services or climate finance, limiting adaptation investments. This weakens participation in higher-value, climate-resilient sectors (ADB 2023; UNDP 2023).

Data and evidence limitations Sex, age, and disability-disaggregated data are not systematically collected across climate, DRM, or infrastructure sectors. This weakens accountability and limits the ability to target vulnerable groups effectively. Post-disaster needs assessments rarely include GESI-specific indicators, reducing evidence for inclusive planning (SPC 2023; CEDAW 2025).

Social protection gaps Existing schemes (pensions, health subsidies) are not climate-shock responsive. Female-headed households, informal workers, and persons with disabilities remain underserved. Reliance on remittances and community support networks creates uneven resilience, with outer islands particularly disadvantaged (ADB 2022; UNDP 2023).

Institutional capacity constraints and fragmented finance architecture Frameworks reference vulnerable groups but lack operational detail, measurable targets, and budget tagging. Climate finance remains project-driven, with no consolidated national strategy. The *CEDAW 2025 review* highlighted women's exclusion from climate finance decision-making, while donor reports note the need for a unified, gender-responsive climate finance strategy. Weak coordination between protection, DRM, and climate agencies limits inclusive implementation.

5. Potential RPACA GESI Support Actions

Based on existing policy frameworks and recent reports, several areas have been identified where RPACA may be able to contribute to strengthening GESI integration in climate finance and resilient infrastructure:

Finance Systems (Component 1)

- **Consolidated climate finance strategy:** Support Tuvalu to move from fragmented, project-based finance (MCAP, GCCA+ SUPA, SUPA) toward a unified, gender-responsive climate finance strategy. This would operationalise commitments in *Te Vaka Fenua* and the *NAP 2025*, addressing the CEDAW 2025 concern that women are excluded from finance decision-making.
- **Gender-responsive budgeting and tagging:** Build Ministry of Finance capacity to apply climate budget tagging and gender-responsive budgeting, ensuring allocations for women, youth, and disability groups are visible and trackable.
- **Inclusive access mechanisms:** Expand concessional finance and grant instruments to reach women's cooperatives, youth enterprises, and disability organisations, addressing collateral barriers identified in the *ADB Country Gender Assessment (2023)*.
- **Safeguards and accountability:** Integrate GBV/SEAH safeguards and survivor-centred referral pathways into climate finance governance, consistent with the *National Gender Equality Policy (2019–2024)* and *Family Wellbeing Policy (2022–2032)*.

- **Data systems:** Establish sex, age, and disability-disaggregated monitoring of climate finance beneficiaries, consistent with recommendations from *CEDAW 2025* and the *Disability Policy (2021–2025)*.

- **Capacity building for vulnerable groups:** Provide technical assistance and financial literacy programmes to women, youth, and persons with disabilities to strengthen participation in climate finance pipelines, aligned with the *National Youth Policy (2020–2025)*.

Infrastructure and Services (Component 2)

- **Universal design standards:** Ensure evacuation centres, schools, health facilities, and water systems incorporate accessibility and safety features, as mandated in the *Disability Policy (2021–2025)* and referenced in the *NAP 2025*.

- **GBV/SEAH safeguards in displacement:** Embed GBV prevention and SEAH safeguards in shelter design, relocation planning, and migration frameworks, responding directly to risks highlighted in the *Amnesty International 2025 report*.

- **Vocational pathways:** Expand STEM and TVET opportunities for women and youth in climate-resilient infrastructure sectors (renewable energy, coastal protection), addressing gaps identified in the *UNESCO UNEVOC TVET Profile (2023)*.

- **Service delivery integration:** Strengthen health, education, and social protection systems to be climate-shock responsive, ensuring continuity of maternal health, disability services, and youth programmes during disasters (Ministry of Health 2023; Ministry of Education 2023).

- **Outer island resilience:** Prioritise investments in outer island infrastructure and services to reduce disparities in access, drawing on findings from the *NAP 2025* and *World Bank Climate and Poverty Analysis (2024)*.

- **Migration and displacement planning:** Develop gender-sensitive migration frameworks that protect women's rights to health, housing, and livelihoods, addressing the "double injustice" documented in the *Amnesty International 2025 report*.

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Tonga

1. Country Context

- Population: ~99,896 (49% female) *(ADB, 2024)*
- Poverty: 22.1% below the national basic needs poverty line *(World Bank 2023)*
- Disaster risk: Ranked 2nd globally *(World Risk Index 2024)*

Tonga is a Polynesian archipelago of 171 islands, 36 of which are inhabited, with the population concentrated on Tongatapu (74%) and Vava'u (14%) (Tonga Statistics Department 2022). The country faces extreme exposure to cyclones, volcanic eruptions, earthquakes, tsunamis, and sea level rise. The 2022 Hunga Tonga–Hunga Ha'apai volcanic eruption and tsunami affected 84% of the population and resulted in extensive damage to housing, water systems, coastal infrastructure, and livelihoods (UNDP 2022; World Bank 2022).

Tonga's economy is shaped by high remittance dependence, accounting for 40–43% of GDP and among the highest globally (World Bank 2023). Labour migration—particularly to Australia and New Zealand under seasonal worker schemes—has reshaped household structures, increased the number of female-headed households and shifted caregiving and agricultural responsibilities to women and older persons (ADB 2022; DFAT 2024).

The population is young, with 35% under 15 and 55% under 30 (Tonga Statistics Department 2022). Youth unemployment remains high, particularly for young women, reflecting limited domestic labour market opportunities (SPC 2023).

Disability prevalence is estimated at 11–14%, with higher rates in outer islands where access to services is more limited (SPC 2023; Pacific Disability Forum 2024). Rural and outer island communities experience geographic isolation, limited transport connectivity, and heightened vulnerability to climate shocks.

Tonga's national development priorities are articulated in the Tonga Strategic Development Framework (TSDF II 2015–2025), which emphasizes inclusive growth, resilience, and strengthened institutions. Climate change is recognized as the country's greatest long-term threat, with adaptation and disaster risk reduction central to national planning frameworks (GoT 2015; UNFCCC 2020).

2. GESI Situation

Labour force participation:	47% for women vs. 74% for men *(ADB 2022*
Women in parliament:	7% *(SPC 2023)*
GBV prevalence:	40% lifetime IPV *(UN Women 2022)*
Disability prevalence:	11–14% *(SPC 2023)*
Youth NEET:	~30% *(SPC 2023)*

Gender norms and roles

Tongan society is strongly shaped by traditional and church-based norms, which reinforce male leadership and women's domestic and caregiving roles (UN Women 2022). Women are heavily engaged in subsistence agriculture, handicrafts, food processing, and informal sector activities, while men dominate cash crops, fisheries, construction, and formal employment (ADB 2022). These gendered divisions influence exposure to climate-related livelihood shocks and shape access to higher-value economic opportunities**.**

Economic participation and access to finance
Women's access to formal finance remains limited. Only 28% of women hold a bank account compared to 40% of men (World Bank Findex 2021). Collateral requirements and land tenure constraints restrict women's ability to access credit, invest in climate-resilient enterprises, or rebuild after disasters (ADB 2022). Control of remittance flows by relatives abroad can also influence women's financial autonomy and decision-making power within households.

Political participation and leadership
Women remain underrepresented in national and local governance, holding fewer than 10% of parliamentary seats and limited roles in district and town councils (SPC 2023). This affects the visibility of gender, disability, and youth priorities in climate adaptation, DRM, and infrastructure planning processes.

GBV and SEAH risks
Tonga has high rates of gender-based violence, with 40% of women reporting lifetime intimate partner violence (UN Women 2022). Disaster displacement, overcrowded shelters, and limited survivor services can increase protection concerns during emergencies (UNFPA 2023). The Women and Children Crisis Centre (WCCC) provide essential services but is primarily located in Tongatapu, with more limited reach to outer islands.

Disability inclusion
Persons with disabilities face persistent barriers in education, health, employment, and disaster preparedness. Accessibility in shelters, WASH facilities, and transport remains limited, particularly in outer islands (Pacific Disability Forum 2024; SPC 2023). Early warning systems are not consistently disability-inclusive, and evacuation procedures vary in their ability to accommodate mobility, sensory, or cognitive impairments.

Youth exclusion
Youth unemployment and NEET rates remain high, particularly for young women (SPC 2023). Limited vocational training in climate-resilient sectors, combined with migration of working-age adults, reduces pathways for youth to engage in employment or participate in adaptation planning.

Education and skills
Women are underrepresented in STEM and technical training, while persons with disabilities face barriers to accessing inclusive education. These gaps influence entry into higher-value, climate-resilient sectors such as renewable energy, engineering, and disaster management (ADB 2022; DFAT 2024)

Social protection
Tonga's social protection system is limited in coverage and does not systematically address the needs of informal workers, survivors of GBV, youth, or persons with disabilities. During disasters, households rely heavily on remittances and community support networks, which vary across islands and communities (World Bank 2023).

3. National Climate and GESI Frameworks

Tonga has an established policy environment that recognizes gender equality, disability inclusion, youth engagement, and climate resilience as cross-cutting national priorities. The following frameworks shape the climate–GESI landscape:

Tonga Strategic Development Framework (TSDF II 2015–2025)
Provides the overarching national vision for inclusive, sustainable development. TSDF II emphasizes resilience, equitable access to services, and strengthened institutions, identifying

women, youth, and persons with disabilities as priority groups for inclusive growth *(GoT 2015)*. TSDF II positions climate change and disaster resilience as central themes across national planning.

Joint National Action Plan on Climate Change and Disaster Risk Management (JNAP II 2018–2028)
Tonga's central climate and DRM framework. JNAP II identifies women, youth, and persons with disabilities as vulnerable groups requiring targeted support. It emphasizes community-based adaptation, resilient infrastructure, and inclusive early warning systems, with implementation shaped by available institutional and technical capacity (GoT 2018; UNFCCC 2020).

Nationally Determined Contribution (NDC, 2020 update)
Commits to adaptation and mitigation actions across energy, transport, water, and coastal protection. The NDC references gender and vulnerable groups but **does not include measurable GESI targets or disaggregated data systems to track outcomes** (UNFCCC 2020).

Climate Finance Strategy (under development, launched via GGGI/CFAN 2024–2025): Strengthens institutional capacity, supports the Tonga Climate Change Fund, and integrates climate finance into national policy frameworks. Focus areas include gender and social inclusion, safeguards against SEAH, and expanding access for women, youth, and disability organisations.

National Policy on Gender Equality (2014–2018; ongoing updates)
Identifies systemic barriers to women's participation in leadership, economic empowerment, and access to justice. The policy highlights GBV prevention and response, women's limited access to land and finance, and the need for gender mainstreaming across sectors, including climate change and DRM *(GoT 2014; ADB 2022)*. Updates are underway to align with emerging climate and resilience priorities.

Family Protection Act (2013) and Family Protection Regulations (2017)
Provides the legal framework for addressing domestic violence, including protection orders and survivor services. Implementation remains uneven, particularly in outer islands, where access to police, health, and crisis support services varies *(UN Women 2022)*.

National Policy on Disability Inclusive Development (2014–2018; updated 2021–2030)
Aligns with CRPD commitments and sets out priorities for accessibility, inclusive education, employment, and participation in disaster preparedness and response. The updated policy strengthens commitments to inclusive early warning systems and accessible public infrastructure, though enforcement of accessibility standards remains limited

Enforcement of accessibility standards remains limited *(Pacific Disability Forum 2024)*.

National Youth Strategy (2014–2019; under review)
Highlights youth empowerment, employment, and participation in climate change awareness and community resilience. Implementation gaps persist due to limited funding and coordination *(SPC 2023)*.

Sectoral frameworks

Water Resources Bill (draft) includes provisions for equitable access to safe water, critical for women and persons with disabilities.

Energy Roadmap (2010–2020) prioritizes renewable energy but lacks explicit GESI integration.

Transport sector plans reference accessibility but do not systematically apply inclusive design standards.

4. Key Gaps and Challenges

Structural exclusion from land, finance, and economic opportunities
Women's access to land is restricted by customary inheritance practices, limiting their ability to secure credit, invest in climate resilient livelihoods, or rebuild after disasters (ADB 2022; World Bank 2023). Limited financial inclusion further constrains women's participation in higher value sectors and green enterprises. Climate induced displacement following cyclones and the 2022 volcanic eruption has further exposed gendered economic vulnerabilities, particularly for female-headed households. Youth and persons with disabilities also face barriers to formal employment, vocational training, and access to financial products, limiting their participation in emerging climate resilient sectors.

Weak institutional integration of GESI in climate and DRM systems
While JNAP II identifies vulnerable groups, gender and disability considerations are not systematically embedded in planning, budgeting, or monitoring. Coordination across ministries remains limited, and implementation is heavily reliant on donor funded projects (GoT 2018; ADB 2022). Institutional capacity constraints—especially in data management, inclusive planning, and monitoring—limit the translation of national commitments into operational practice. GESI integration in early warning systems, preparedness planning, and post-disaster assessments remains inconsistent across islands.

Disaster vulnerability and limited inclusive infrastructure
The 2022 volcanic eruption exposed significant gaps in shelter accessibility, WASH facilities, and evacuation procedures. Persons with disabilities, older persons, and women with children faced barriers accessing safe shelters and essential services (UNDP 2022; Pacific Disability Forum 2024). Shelter design, location, and management practices vary across islands, with limited application of accessibility standards and inconsistent provision of lighting, privacy, and safe WASH facilities.

High prevalence of GBV and SEAH risks during disasters
With 40% of women experiencing lifetime IPV, disaster displacement increases risks of SEAH in shelters. Survivor services are limited outside Tongatapu, and SEAH safeguards are not consistently applied in emergency response systems (UN Women 2022; UNFPA 2023). Referral pathways are not consistently understood or operational at community level, and emergency responders have limited training on survivor-centred approaches.

Disability inclusion gaps
Despite national policy commitments, accessibility standards are not enforced in public buildings, shelters, transport, or early warning systems. Persons with disabilities face barriers to participation in community-based adaptation and recovery planning (Pacific Disability Forum 2024; SPC 2023). Assistive devices, accessible communication formats, and disability-inclusive evacuation procedures are not systematically available during emergencies.

Youth unemployment and limited skills pathways
High youth NEET rates reflect limited access to vocational training in climate-resilient sectors. Young people, especially young women, face barriers to participating in adaptation planning and green economy opportunities (SPC 2023; ADB 2022). Geographic isolation and limited training facilities outside Tongatapu further constrain youth participation in climate and DRM initiatives.

Data and evidence limitations
There is no systematic collection of sex, age, and disability-disaggregated data across climate, DRM, or infrastructure sectors. This weakens accountability and limits the ability to target vulnerable groups effectively (SPC 2023; ADB 2022). Post-disaster needs assessments and sectoral monitoring systems rarely include GESI-specific indicators, limiting evidence for inclusive planning.

Outer island isolation and service delivery gaps
Geographic dispersion and limited transport connectivity restrict access to health, education, markets, and emergency services. Women, youth, and persons with disabilities in Ha'apai, Vava'u, and the Niuas face heightened vulnerability during disasters (World Bank 2022; DFAT 2024). Delays in supply delivery, limited communications infrastructure, and inconsistent access to safe shelters compound risks for remote communities during climate-related events**.**

5. Potential RPACA GESI Support Actions

Based on existing policy frameworks and recent reports, several areas have been identified where RPACA may be able to contribute to strengthening GESI integration in climate finance and resilient infrastructure:

Climate Finance (Component 1)

- Capacity building for ministries and financial institutions to design inclusive instruments and gender-responsive budgeting (ADB 2022; JNAP II 2018–2028).
- Technical support for sex, age, and disability disaggregated data systems to monitor who benefits from climate finance (SPC 2023; Beijing+30 Report 2024).
- Safeguards against SEAH and discrimination in finance governance, particularly in rural and outer-island contexts (UN Women 2022; UNFPA 2023).
- Support for women's, youth, and disability organisations to access climate finance and participate in monitoring platforms (Office of Climate Change Tonga 2023; UNDP 2022).
- Inclusive access mechanisms such as micro-finance, insurance, and grant instruments tailored for vulnerable groups excluded by collateral requirements and customary tenure (ADB Pacific Financial Inclusion Program 2022).
- Expansion of digital financial services and literacy programmes to reach rural women, youth, and persons with disabilities (World Bank 2023; DFAT 2024).

Infrastructure and Coastal Protection (Component 2)

- Capacity building and vocational pathways to increase leadership opportunities for women, youth, and persons with disabilities in infrastructure projects (SPC/ILO 2023; DFAT 2024).
- Tenure and resource access reforms to address barriers faced by women and youth in land and housing for adaptation investments (ADB 2022; Legal Gap Analysis 2023).
- Universal design standards to ensure schools, health centres, aged-care facilities, and evacuation centres are accessible to all (National Disability Inclusive Development Policy 2021–2030; Pacific Disability Forum 2024).

- GBV/SEAH safeguards embedded in construction, relocation, and community engagement processes (National Policy on Gender Equality 2014–2018; Family Protection Act 2013).

- Inclusive service delivery systems linked to infrastructure investments (health, education, transport) that reduce inequities in access (TSDF II 2015–2025; UNESCO UNEVOC 2023).

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Vanuatu

1. Country Context

Population:	334,665; 49% female, (ADB,2024)
Poverty:	13% below national line (World Bank 2023)
Disaster risk:	Ranked 1st globally (World Risk Index 2024)

Vanuatu's exposure to cyclones, volcanic eruptions, earthquakes, and sea-level rise is documented as the highest globally (World Risk Index 2024). Urbanisation is concentrated in Port Vila and Luganville, with rural communities comprising the majority of the population (VNSO 2020).

Rural households dominate, with ~20% female-headed due to male labour migration (ADB 2022). Labour migration and climate-related displacement are documented dynamics shaping household composition. Male labour migration has increased the proportion of female-headed households, while climate-related events, including cyclones and coastal inundation, have contributed to internal movement and temporary displacement (UNFCCC 2020). Disability prevalence is estimated at ~15% (SPC 2023). Youth account for approximately half of the population (VNSO 2020).

These demographic and mobility patterns influence access to services, livelihoods, and participation in community decision-making. The National Sustainable Development Plan (2016–2030) emphasizes resilience, inclusive growth, and responsive institutions.

2. GESI Situation

Labour force participation:	~50% (ADB 2022)
Women in parliament:	8% (ADB 2022)
GBV prevalence:	52% lifetime IPV (UN Women/VWC 2024)
Disability prevalence:	~15% (SPC 2023)
Youth NEET:	~30–35% (SPC 2023)

The National Gender Equality Policy (2015–2025) identifies barriers related to women's access to land, finance, and leadership roles. Women own less than 10% of titled land, constrained by customary inheritance practices (ADB 2022; Government of Vanuatu 2015; SPC 2023). Political representation remains low, with fewer than 10% of parliamentary seats held by women. National surveys document high rates of GBV (UN Women/VWC 2024).

Youth face high NEET rates, reflecting exclusion from education, training, and employment pathways (SPC 2023). These patterns influence participation in livelihood activities and community processes.

Persons with disabilities encounter barriers in health, education, WASH, and employment, with limited accessibility in disaster preparedness and response systems (SPC 2023; DFAT 2024).

Agricultural and livelihood roles are gendered. Women are concentrated in subsistence gardening, food processing, handicrafts, and small-scale fisheries, while men are more represented in mechanized farming, cash crops, and export-oriented fisheries. Persons with disabilities and youth have lower participation in higher-value segments of these value chains (SPC 2023; UN Women 2024).

Education and vocational pathways show differences in access. Women are underrepresented in STEM and technical training, while youth and persons with disabilities face barriers to vocational institutions and targeted support (ADB 2022; DFAT 2024).

Social protection coverage varies across groups. Informal workers, survivors of GBV, youth, and persons with disabilities have variable access to formal support mechanisms (World Bank 2023; UN Women/VWC 2024).

People of diverse sexual orientation and gender identity are referenced in regional frameworks as groups that may experience barriers to services and participation (SPC 2023). National data are limited.

3. National Climate and GESI Frameworks

The following national policy and planning frameworks that address the climate-GESI nexus.

National Adaptation Programme of Action (2007) and National Adaptation Plan (2018–ongoing) – establish Vanuatu's central frameworks for climate adaptation. Both highlight vulnerable groups, including women, youth, and persons with disabilities, in relation to climate risks and disasters. The NAPA identifies priority sectors such as agriculture, water, health, and coastal zones, while the NAP process integrates Climate Risk Vulnerability Assessments and emphasizes participatory approaches. Gender and social inclusion are recognized as cross-cutting priorities, though systematic use of sex, age, and disability-disaggregated data remains limited (GoV 2007; UNFCCC 2018; GGGI 2026).

National Disaster Risk Reduction Policy (2019–2030) – emphasizes resilience and inclusion, and includes references to gender and disability at a broad level without detailed operational measures (GoV 2019).

Climate Change Act (2021) – establishes the institutional framework for climate governance, including coordination mechanisms and national responsibilities for adaptation and mitigation (GoV 2021).

Nationally Determined Contribution (2020 update) – commits to climate adaptation and mitigation under UNFCCC, with gender and inclusion references, though it does not specify measurable targets for women, youth, or persons with disabilities (UNFCCC 2020).

Climate Finance Access Roadmap (2022–2027 - provides the framework for mobilising and managing climate finance. It prioritises climate budget tagging, expenditure tracking, and integration of resilience into public financial management systems. The roadmap highlights the need for disaggregated data, safeguards against SEAH, and stronger roles for women's, youth, and disability organisations in accessing and monitoring climate finance (GoV, SPC, GGGI 2022).

National Gender Equality Policy (2015–2025 / 2020–2030 update) – identifies systemic barriers including women's limited access to land, finance, and leadership roles, and explicitly prioritizes prevention and response to gender-based violence, including strengthening survivor services, legal protections, and community awareness. (GoV 2015; ADB 2022).

GBV commitments are operationalized through the Safenet Referral Network, which coordinates government agencies, police, health services, and NGOs such as the Vanuatu Women's Centre to deliver survivor-centred support

National Disability Inclusive Development Policy (2018–2025) - establishes a framework for disability rights and inclusion, aligning with CRPD commitments, and includes provisions for accessibility in disaster preparedness and response (GoV 2018).

National Youth Policy (2012–2022) – promotes youth empowerment, education, employment, and participation, and highlights youth engagement in climate change awareness, disaster risk reduction, and sustainable development initiatives (GoV 2012).

4. Key Gaps Challenges

Structural exclusion from land and resources

The National Gender Equality Policy identifies women's limited access to land, finance, and decision-making. The ADB Country Gender Assessment (2022) reports that women own less than 10% of titled land, which affects access to credit and climate finance. Women's access to customary land is mediated through family and community structures, which influences recovery processes following climate-related events and participation in livelihood activities.

Weak institutional integration of GESI in DRM

The National DRR Policy references coordination roles across ministries and broad-level inclusion of gender and disability. Reviews (ADB 2022; SPC 2023) indicate that implementation varies across provinces and is influenced by available capacity and resources.

Climate adaptation capacity gaps

The NAPA and NAP identify intensifying hazards, technical and financial constraints, and developing monitoring systems. The NAP process references institutional arrangements and community-level engagement. Poverty levels and rural isolation influence participation in adaptation processes, including for women and youth (World Bank 2023).

Disability inclusion gaps

Persons with disabilities experience barriers in emergency shelters, WASH facilities, and early warning systems. The National Disability Inclusive Development Policy (2018–2025) outlines commitments, and reviews note that accessibility varies across locations and services (SPC 2023; DFAT 2024).

Infrastructure and accessibility deficits

National frameworks reference disability-inclusive infrastructure. Reviews highlight variations in accessibility across shelters, WASH facilities, transport, and communications systems (GoV 2019; SPC 2023). These variations influence access to services during climate-related events for women, youth, and persons with disabilities. Current investments include ADB-supported construction of gender-responsive shelters in the Greater Port Vila area, which incorporate accessibility and safety considerations.

Data and evidence limitations

National frameworks and external reviews (SPC 2023) highlight the absence of systematic sex-, age-, and disability-disaggregated data. Without robust data, this affects the ability to monitor participation and access across groups.

High prevalence of GBV

The National Gender Equality Policy and the Second National Survey on Women's Lives and Family Relationships (UN Women/VWC 2024) confirm that 52% of ever-partnered women have experienced violence. GBV considerations are critical for resilience planning and for the design and management of emergency shelters, including access to referral pathways and support services through the national Safe-net system.

5. Potential RPACA GESI Support Actions

Based on existing policy frameworks and recent reports, several areas have been identified where RPACA may be able to contribute to strengthening GESI integration in climate finance and resilient infrastructure:

Climate Finance (Component 1)

- Capacity building for ministries and financial institutions to apply climate budget tagging and gender-responsive budgeting (Climate Finance Access Roadmap 2022–2027; ADB 2022).
- Technical support for sex, age, and disability disaggregated data systems to monitor climate finance beneficiaries (SPC 2023; UNFCCC 2018; Climate Finance Access Roadmap 2022–2027).
- Safeguards against SEAH and discrimination in finance governance, particularly in rural and customary land contexts (UN Women/VWC 2024; Safenet 2024; Climate Finance Access Roadmap 2022–2027).
- Support for women's, youth, and disability organisations to access climate finance and participate in monitoring platforms (SPC & UNDP Van KIRAP GESI Action Plan 2023; Climate Finance Access Roadmap 2022–2027).
- Inclusive access mechanisms such as micro-finance, insurance, and grant instruments tailored for vulnerable groups excluded by collateral requirements and customary tenure (ADB Pacific Financial Inclusion Program 2022; Climate Finance Access Roadmap 2022–2027).
- Expansion of financial literacy and vocational pathways to strengthen women's and youth enterprises in climate-sensitive sectors (World Bank 2023; DFAT 2024; Climate Finance Access Roadmap 2022–2027).

Infrastructure and Coastal Protection (Component 2)

- Capacity building and vocational pathways to increase leadership opportunities for women, youth, and persons with disabilities in infrastructure projects (ADB 2022; SPC 2023).
- Tenure and resource access reforms to address barriers faced by women and youth in land and housing for adaptation investments (Government of Vanuatu 2015; Legal Gap Analysis 2023).
- Universal design standards to ensure schools, health centres, aged-care facilities, and evacuation centres are accessible to all (National Disability Inclusive Development Policy 2018–2025; DFAT 2024).
- GBV/SEAH safeguards embedded in construction, relocation, and community engagement processes (National Gender Equality Policy 2015–2025; Safenet Referral Network 2024).
- Inclusive service delivery systems linked to infrastructure investments (health, education, transport) that reduce inequities in access (National Sustainable Development Plan 2016–2030; SPC 2023).

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