



THE UNIVERSITY OF BRITISH COLUMBIA
School of Public Policy and Global Affairs

Climate Change and Gender: Building Resilience among Women-owned MSMEs in the ASEAN region

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Acknowledgements

While the scope of and fieldwork for this research took place on the Southeast Asian lands, the research team acknowledges that we are situated on the traditional, ancestral, and unceded territory of the xʷməθkʷəy̓əm (Musqueam), Skwxwú7mesh (Squamish), and səlilwətał (Tsleil-Waututh) peoples.

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About

The Project Team



Maira Malik completed her BA in Political Science at UBC. After researching global issues throughout and visiting Pakistan, she developed an interest in the intersection of public policy and human security. She has competed in the CUPCC developing a policy proposal that incentivizes climate adaptation within BC's housing sector's infrastructure policies. Her ongoing volunteer work with refugees & underprivileged women further inspired her to tackle policies that account for forced displacement and resettlement.



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Michelle Kadzirange originally from Zimbabwe holds a BA in Geography (Environment and Sustainability) from UBC. Her research has largely involved examining the geopolitical implications of issues such as climate change (with a focus on intersectional feminist theories), privatization of water management in African countries, and the role of Artificial Intelligence in global policymaking. As such, her interests in this project involve exploring how environmental policies can better address the nuanced impacts of climate change whilst empowering women in marginalized communities to build long-term climate resilience.



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About

The Client

Greentech Asia (GTAsia) is a private consulting group specializing in research on Asian economies. They support MSMEs and public sector clients on a variety of subjects, ranging from export planning, investment readiness, and risk mitigation.

Their suite of services includes:

- **Economic and Policy Research** - GTAsia leverages in-house research, expert networks, as well as linguistic and technical fluency to provide world-class analysis of political, economic, and technology trends in the Asia Pacific.
- **Policy Professionals Training** - GTAsia provides training and capacity building for policy professionals, including training, workshops, handbooks, and bespoke programs.
- **Market Analysis and Support** - Decades of experience put to work guiding and assisting both small and large companies successfully enter and grow in Asian markets. Bespoke market studies, mapping, B2B matching, tailored analysis, ongoing advising, and more.

The team works with a large network of experts including international trade and investment, econometrics, finance, supply chain management, energy and renewable energy, clean technologies, ICT, environmental assessment, public affairs, and political and economic relations.



Acronyms & Key Terminology

ASEAN (Association of Southeast Asian Nations): A regional intergovernmental organization of ten member states in Southeast Asia.

ASEAN States: Brunei, Cambodia, Indonesia, Laos, Malaysia, Myanmar, the Philippines, Singapore, Thailand, and Vietnam.

ASEAN Secretariat: The administrative and coordinating body of ASEAN.

ASEAN Region: The geo-political region in which the ASEAN states are located.

Climate Adaptation: Actions taken to adjust to shifts in climate and its effects in order to manage potential harm (IPCC, 2022).

Climate Change: A change of climate that is directly and indirectly attributed to human activity (IPCC, 2022).

Climate Mitigation: Interventions to reduce greenhouse gas emissions (IPCC, 2022).

Climate Resilience: The ability and capacity of individuals and communities to cope with disruptions, disasters, and hazardous events related to climate (Centre for Climate and Energy Solution; IPCC, 2022).

Climate Risk: Potential adverse consequences from impacts of climate change (IPCC, 2022).

Climate Vulnerability: Sensitivity and susceptibility to adverse impacts of climate change (IPCC, 2022).

MSMEs: Micro, Small, Medium, Enterprises. The definition of MSMEs varies based on each state (ASEAN, 2021).

Social Capital: The positive product or outcome of human interaction (Kenton, 2022).

Southeast Asia: A subregion of Asia composed of 11 countries – Brunei, Cambodia, Indonesia, Laos, Malaysia, Myanmar, the Philippines, Singapore, Thailand, Timor-Leste, and Vietnam.

Sustainability: Balancing economic, social, and environmental factors over the long term to meet the needs of the present communities without compromising the ability of future generations to meet their own needs (University of Alberta, n.d.).

WMSMEs: Women-owned Micro, Small, Medium, Enterprises.

Executive Summary

This report presents an analysis of the impacts of climate change on the WMSMEs of the tourism sector in the ASEAN region and lessons to strengthen its climate resilience. The study is particularly relevant as the ASEAN region is currently facing significant challenges posed by climate change. MSMEs contribute heavily towards the economic growth of the region, and those run and owned by women contribute significantly to this growth. Despite this, the specific impacts of climate change on these WMSMEs remain largely unknown.

The study decodes the intersectional relationship between MSMEs, climate change, and gender within the ASEAN geo-political context by specifically examining the tourism sector in Thailand and the Philippines as case studies. The findings are derived from a qualitative and cross-sectional study, which involved interviewing 19 stakeholders from Bangkok, Phuket, and El Nido, including women entrepreneurs, diplomats, government officials, academics, think tank representatives, and civil society organizations.

The study identifies three major impacts of climate change on WMSMEs in the tourism sector in the ASEAN region, including gendered impacts of extreme weather events, socio-economic and cultural vulnerabilities, and investment gaps in WMSMEs. The study also identifies three key lessons for building climate resilience among WMSMEs, including the use of social media, trusted local leaders and institutions, and community-based sustainability initiatives. These findings are discussed in detail in the research analysis sections of the report.

The findings of the research study drove the two major recommendations: forming partnerships with the government, private sector, philanthropies, and non-profits, and advocating for financial investments to break the entrepreneurial barrier faced by MSMEs and their lack of access to resources; and conducting further research into the role of social capital in climate resilience to develop actionable measures in supporting WMSMEs. The findings and recommendations outlined in this report can address the gendered impacts of climate change and contribute towards the sustainable and inclusive economic growth of the WMSMEs in the ASEAN region.



CONTEXT

BACKGROUND AND RESEARCH PROJECT

Background

With a population of over 650 million people and a combined GDP of over \$3 trillion, the ASEAN region is one of the world's most vibrant and diverse economic regions (Global Affairs Canada, n.d.). In recent years, the GDP of ASEAN states has been on the rise, and MSMEs have played a crucial role in their economic growth. With over 70 million MSMEs in ASEAN states, they account for 89-99% of total entrepreneurial entities and between 52% and 97% of total employment in ten ASEAN states (ASEAN Secretariat, 2017; Pratama, 2019). Furthermore, MSMEs' contribution towards the GDP of ASEAN states ranges between 30% and 53%, an average of 44.8% of GDP (ASEAN, 2021; Tan, 2022). This indicates the importance of MSMEs in socio-economic development, innovative interventions, and inclusive growth in these economies.

Moreover, it is important to understand the participation of women in self-employment and the labor force in these regions. The labor force participation rate of women in ASEAN states is relatively high, standing at about 65% on average, just over 70% for Thailand, and about 55% for the Philippines (OECD, 2017). However, most of the labor in which women participate is found in lower pay, irregular and informal employment (ILO, 2021). In addition to this, women continue to perform most of the leading domestic work in the ASEAN region, spending an average of approximately five hours per day on these activities, while men spend less than two hours per day (OECD, 2014). This unequal division of responsibilities is due to stereotypes around gender roles and exacerbates gender disparities in labor, limiting women's opportunities for successful integration into the job market.

Self-employment is common among women, with over half of the MSMEs in ASEAN states run by women (OECD, 2017). However, this is often because women entering the labor market have difficulty finding quality paid employment, limiting self-employment as the only source of income for the vulnerable population (OECD, 2017). Approximately 50% of the women in ASEAN states are self-employed, compared to an average of 13% in OECD states (OECD, 2017). Women-owned enterprises are often disadvantaged compared to male-owned enterprises in terms of size and productivity and are in less profitable sectors such as agriculture (OECD, 2017). In particular, Thailand has one of the highest rates of female entrepreneurship, with the number of female entrepreneurs exceeding that of male entrepreneurs in 2016 (APEC, 2013). Out of the 66% of MSMEs run by women in Thailand, 58% are micro-enterprises, 50.3% are small enterprises, and 16% are medium enterprises (ADB, 2020).

Despite its economic growth, the ASEAN region faces significant challenges from climate change (Prakash, 2018). With 77% of the population living in coastal areas (ASEAN, 2021), rising temperatures, increased precipitation, and sea-level rise pose a significant threat to the region, leading to floods, coastal urban flooding, and inundation (APCC, 2022). Extreme climate events have also severely affected the region, with Myanmar, the Philippines, Vietnam, and Thailand among the top 10 most affected countries (Eckstein, 2019). If the current climate change trends continue, the region's GDP could be reduced by 11% by 2100 (Raitzer, 2016).

The impacts of climate change are not gender-neutral and are exacerbated by social inequalities, norms and stratifications. Women are more vulnerable to the impacts of climate change than men due to a combination of social, economic, and cultural factors (Osman-Elasha, n.d.). Women represent the majority of the world's lower-income population and are more dependent on local natural resources (Osman-Elasha, n.d.). Some studies show that poverty, lower income than men, low institutional support, less education, and low decision-making power, exacerbate climate change effects on women. For example, one study on gender equality and climate change in ASEAN showed that women are more likely to be engaged in the informal sector, including agriculture, and thus may be more vulnerable to climate change impacts because of their livelihoods (Jenny Yi-Chen Han et al., 2022).

On the issues of strengthening climate resilience among women, a study was done on gender, economics, and the nature of climate change across six countries (Australia, Papua New Guinea, Kenya, Cambodia, Vanuatu, and Fiji), which found that vulnerability, exposure, and adaptation to climate change differs between women and men due to differences in “resources, adaptive capacities, decision-making participation, levels of knowledge and information, and power relations” (Babacan, 2021). Further research shows that women are often the first observers and first victims of adverse impacts from climate change due to their roles in the family structure - family care and responsibilities (Nellemann & Hislop, 2011; Nwoke & Ibe, 2014). Research done on the vulnerability of women to climate change in India and South Asia showed that women are also effective agents of change because they cope and adapt to climate change differently than men by using their particular knowledge and livelihood strategies (Yadav, 2018).

Problem Statement and Research Questions

As addressed in the background chapter, women are more vulnerable to the impacts of climate change. MSMEs are crucial for sustainable development in the ASEAN region and especially provide essential income for many women. However, GTAsia raised concerns that **there is a gap in knowledge on how policymakers can help WMSMEs build capacity for mitigating and adapting to climate change** as current research mainly focuses on reducing emissions, with little attention given to risk mitigation practices and future planning capacity. When analyzing capacity-strengthening measures, it is critical to take a gender perspective into account given the significant contribution women provide in MSMEs within the region, along with the particular gender risks and vulnerabilities they face due to climate change. **It is essential to address this gap in knowledge to ensure the resilience and sustainability of WMSMEs in ASEAN.**

To guide our research questions, the following sub-themed questions are identified:

Research Questions	
1	What are the gendered impacts of climate change on women-owned MSMEs (WMSMEs) in the tourism sector?
2	What are the key lessons to support WMSMEs in adapting to climate change and sustaining their businesses?

To guide our research questions, the following sub-themed questions are identified:

Sub-themed Questions	
1	What are stakeholders' perceptions of climate change and its impacts on women's livelihoods?
2	What is the role of regional and national institutions in building capacity for climate resilience among WMSMEs?

Scope

Considering our resources and timeframe of the project, and studying the contribution of various sectors in the GDP of ASEAN states, we have narrowed our research focus to the tourism sector and limited our scope to Thailand and the Philippines as per requested by GTAsia. Narrowing our scope to these specific areas has allowed us to present findings that can provide better validity within the entirety of ASEAN.

Tourism is an important sector in the ASEAN region, contributing up to 5% to the GDP of ASEAN states and providing up to 32 million direct or indirect jobs across its ten member states (World Travel & Tourism Council, 2016). At the same time, tourism is also one of the sectors that are highly sensitive to climate change (Fang et al., 2018). Coastal tourism, a vital aspect of regional tourism development in ASEAN, is threatened by exacerbated extreme weather events and other effects of climate change, which negatively impact natural and built attractions, endangering livelihoods (Fang et al., 2018). The significance of the tourism sector in the economy of ASEAN states and its vulnerability to climate change makes it an effective focus area for this study. Additionally, our client has expressed a particular interest in this area, making it a suitable sector for our research.

Thailand and the Philippines represent two distinct geographic regions in ASEAN states – Thailand is located on the mainland, while the Philippines is an archipelagic country (University of Minnesota, n.d.). Additionally, both states are susceptible to various climate change impacts – Thailand is vulnerable to climate change impacts such as increased frequency and intensity of floods and droughts, while the Philippines faces a broader range of hazards, including tropical cyclones, sea-level rise, and ocean acidification (World Bank, 2021). While they may not represent the entire ASEAN region, studying these two states offers insights into how climate change can affect different parts of the region. Our research focus was also supported by our client's partnership in these locations, which includes local diplomats, NGOs, journalists, and local entrepreneurs.



By narrowing down the scope, our research may be subject to several limitations such as the risk of generalization, limited sample size, biases in data collection, and difficulties in comparability due to contextual factors of the two countries such as differences in cultures and socio-economics. To minimize those limitations, we have first clearly defined the research questions to ensure that the research is focused and relevant to the context being examined. Secondly, we used appropriate sampling techniques and awareness of potential biases in data collection. Lastly, rather than recommending conclusive policies, we identified areas for future research to build on the insights generated and provide more robust and actionable recommendations.

Research Methodology

Study Type

This study is a qualitative and cross-sectional study. The geographical focus of the study is the ASEAN region. As indicated in the scope chapter, we narrowed down the two member-states in the region: Thailand and the Philippines. Our research, findings, and recommendations will hence, apply to these two states. As the study focuses on WMSMEs in the tourism sector, with our research and multiple discussions with our client, we identified Bangkok and Phuket in Thailand and El Nido in the Philippines as the primary locations to conduct our fieldwork. These three locations are major tourist destinations in these two states, with tourism driving the local economy. These locations were also supported by our client's partnership and hence served as the most suitable areas for our study objectives.

Sample

The study's sample size consists of 19 participants from Thailand and the Philippines. The primary participants are women who own MSMEs in Bangkok, Phuket, and El Nido. The secondary participants are diplomats, local government officials, academicians, representatives from think tanks, and civil society organizations. The sample of primary participants specifically includes café, restaurants, hotel owners, real estate business owners, and tourist operators. The sample of secondary participants includes officials from the municipal tourism and environment offices, and civil societies working in sustainable tourism hospitality industry initiatives.

Sampling Method

Participants were recruited using a purposive sampling method. Recruitment was conducted through a combination of emails, on-the-ground recruitment, connections through partners, and references from other participants. This allowed us to reach a diverse group of entrepreneurs with varying backgrounds and experiences in the tourism industry during the limited recruitment period. Participants were selected based on their experience, expertise, and potential to provide insights into the research questions.

Data Collection Method

Interviews allow researchers to gather firsthand information from individuals who have relevant experiences and perspectives on the research topic. After interviewing women entrepreneurs, and speaking to stakeholders, the data was then analyzed. Firstly, all interviews were interpreted and transcribed. Following this, we then organized all key themes from the interviews into an Excel document that organized the relevant data. Common themes such as sustainability and community were identified and the interview content was accordingly organized. In addition to this, a literature review was supplementary in order to provide sufficient data to claims and to guide findings.

Ethical and Operational Considerations

Interviews were conducted with all stakeholders as abided by the University of British Columbia's Behavioural Research Ethics Board. We were careful when reaching out to stakeholders and did not jeopardize the comfort of any interviewee. We reached out to them formally and requested their consent by taking their signatures on the consent forms before interviewing and recording them.

Limitations

There are several limitations that need to be taken into account when interpreting the results of this study. Originally, we intended to interview entrepreneurs in focus groups, but external factors (e.g., language barrier, lack of access to on-the-ground resources) hindered our efforts. As a result, the data collected through alternative means may not provide the same depth of insights as focus groups would have provided. In addition to this, the scope of the research specifically focuses on some of the most tourism-heavy areas within ASEAN, and may not account for the entirety of the region and unaccounted variables that are present elsewhere. This may limit the generalizability of the findings beyond the selected areas, as the entrepreneurs in the non-selected areas may have different characteristics, challenges, and opportunities. To minimize these limitations, we used literature reviews to triangulate the findings and ensure the validity of the data collected.

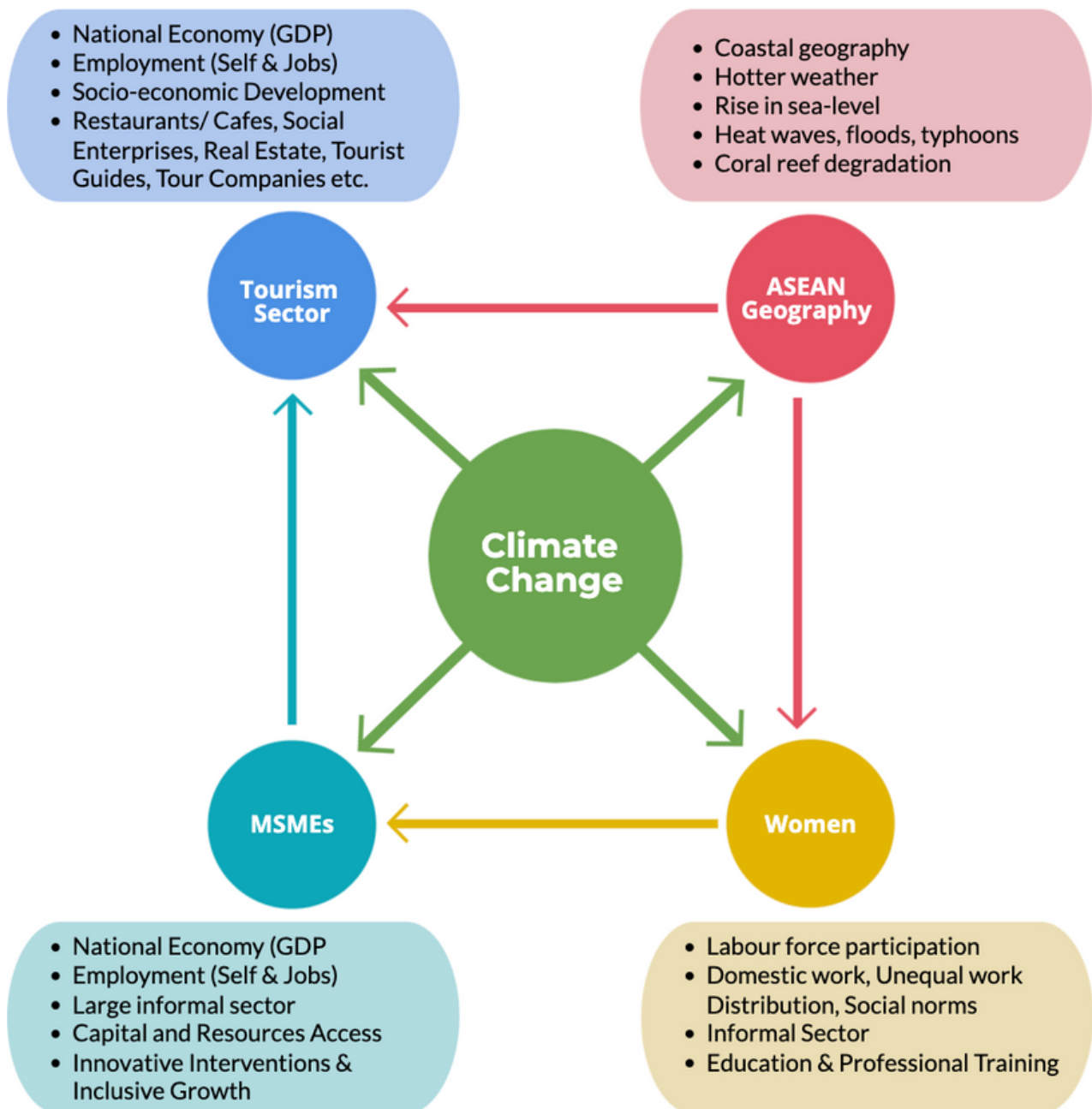
Analytical Framework

We used the following analytical framework as the conceptual guide to conducting this study. It provides a systematic approach to analyzing the key thematic areas of the study, the characteristics of these themes, and their interaction with one another. Thus, we separately analyzed the characteristics of the ASEAN geography, climate change, tourism sector, MSMEs, and women, and studied their inter-dependencies on one another, to understand the impact of climate change on WMSMEs in the region.

The information discussed in the Background section is used in this section to understand the proposed analytical framework. Many ASEAN states attract tourists, due to their rich culture, historic temples and churches, lush greenery and long coastal belts. Thus, tourism is a soft power for the economic growth of the ASEAN states. This sector, through its hospitality, tourist associations and food joints, contributes to job creation and the overall socio-economic development of the region. It possesses both, formal as well as informal and MSMEs, with women having high participation in running these MSMEs.

On the other hand, climate change impacts are observed in the ASEAN region, directly impacting its tourism sector. Tourism-related enterprises are directly and indirectly impacted due to climate change. Women also suffer the aftermath of climate change disproportionately. However, we did not find substantial resources to understand the impact of climate change on WMSMEs in the tourism sector in ASEAN. This analytical framework thus proposes connections between multiple themes to help us understand how climate change is impacting WMSMEs.

Figure 1: Qualitative Study Objective -To understand the impact of Climate Change on WMSMEs in Tourism in the ASEAN Region



Theoretical Framework

Using a gender-based theoretical framework, the aim was to analyze the following two components: (1) Experiences of WMSMEs in the tourism sector and the particular issues they may face due to the impacts of climate change as a result of their identity; and (2) Existing policies and assess whether they account for these gendered experiences.

Gender Analysis Framework, adapted from Simon Fraser University's COVID-19 Gender Matrix, is an analytical tool for analyzing how people of different genders experience certain events (Simon Fraser University). This framework was used in our data and policy analysis looking into gender risk and vulnerabilities in the following areas:

- **Access to resources**
- **Distribution of Labour, Practice and Roles**
- **Norms, Values, and Beliefs**
- **Decision- Making Power, Autonomy**
- **Policies Laws, Institutions**

Data Analysis

Gender Analysis Framework was used in the context of examining women's vulnerabilities and risks to climate change impacts in Thailand and the Philippines. Through using feminist theories on gender intersectionality (understood as distinct issues an individual may experience due to their identity) (Crenshaw, 1989), we mapped out the influence of gender roles, norms, and values on climate change risks for WMSMEs under our first research question.

Policy Analysis

Gender Analysis Framework was used in the context of assessing whether policies in Thailand, the Philippines, and ASEAN take into account the broad impact of gender across multiple considerations. We defined that policies must address all five domains of the Gender Analysis Framework to be considered as incorporating a sufficient gendered approach.

NOTE ON CONFLATION OF CLIMATE ACTION AND SUSTAINABILITY

Throughout our fieldwork, we found it interesting that climate action, particularly climate mitigation and adaptation, was often interchanged with the term sustainability. We noticed this across several primary and secondary stakeholders interviewed: The conversation was often around sustainability efforts, within the larger context of climate change. We think that all climate action needs to be sustainable, however, not all sustainability is directly related to climate change. Sustainability concerns may be driven by economic reasons rather than climate change. Efforts may also arise from a desire to protect one's natural environment (which may have indirect positive impacts on climate action but may not be the initial aim). Our discussions with the various stakeholders did not venture into the distinction of these two concepts (climate action vs sustainability), partly due to time constraints and at times language barriers.



Credit: Alex Fu



WHAT ARE THE GENDERED IMPACTS OF CLIMATE CHANGE ON WMSMES IN THE TOURISM SECTOR?

***STAKEHOLDERS' PERCEPTIONS OF
CLIMATE CHANGE AND ITS IMPACTS
ON WOMEN'S LIVELIHOODS IN
TOURISM***

IN THIS SECTION

We explore the first research question which looked into the impacts of climate change on WMSMEs in tourism, with a focus on the sub-theme of stakeholders' perceptions of climate change and its impacts on women's livelihoods. Using the Gender Analysis Framework, we examined social roles, norms, and values to map out the particular risks and vulnerabilities of WMSMEs.

First, it is important to discuss **the correlation between the increased intensity and frequency of extreme weather events, such as floods and typhoons, and climate change.** There is a growing global consensus that climate change is increasing the frequency, intensity and duration of these extreme weather events. In the case of Southeast Asia, the recent Intergovernmental Panel on Climate Change (IPCC) report from 2022 projects that there will be a large increase in flood frequency in these monsoon regions due to rising temperatures (Oppenheimer et al., 2019; as cited by Shaw et al., 2022). Heavy and intense precipitation is projected to worsen and become more frequent in South, Southeast and East Asia (Shaw et al., 2022).

A study aimed at exploring the relationship between governance and urbanization in the face of climate change, found that the consequences of climate change have an impact on the tourism sector (Nitivattananon & Srinonil, 2019). Coastal areas in eastern Thailand were found to be highly vulnerable to climate change as they are surrounded by the Gulf of Thailand, moreover, infrastructure could be disrupted by floods and coastal erosion, which impacts the water supply system (Nitivattananon & Srinonil, 2019). It reported that the potential impacts of climate change in coastal areas included increased coastal erosion, higher storm surge, increased flood risk, loss of renewable and subsistence resources and tourism recreation (Nitivattananon & Srinonil, 2019).

MAPPING OUT GENDER RISKS AND VULNERABILITIES IN WMSMES



How do we define Climate Risk?

Climate risk refers to potential adverse consequences from the impacts of climate change (IPCC, 2022). It can be understood to be the interactions of the following three key components:

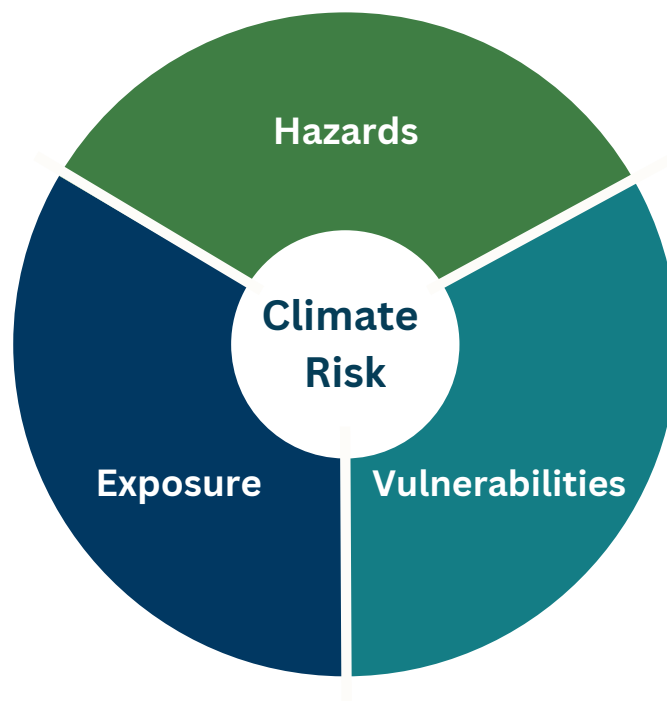


Figure 2: Components of Climate Risk

- **Hazards** - occurrence of an event that may cause loss of life, or injury (floods, heatwaves, sea level rise);
- **Vulnerabilities** - the sensitivity or susceptibility to the adverse effects of climate change; and
- **Exposure** - the presence of people; ecosystems; infrastructure that could be adversely affected

From the interviews held in fieldwork, there was a focus on the impacts relating to **hazards** and impacts relating to **vulnerabilities**. From the findings three themes consistently came up in the interviews (one impact from Thailand and two from the Philippines), thus this section was divided into the three impacts and related them to the components of climate risk. We identified three key impacts from the interviews:

Impacts of Climate Change	
1	The gendered impact of extreme weather events on tourism businesses
2	The impact of socio-economic and cultural vulnerabilities on WMSMEs
3	The impact of investment gaps and economic vulnerabilities in WMSMEs

Impact 1 (Thailand): Extreme Weather Events on Tourism Businesses

Extreme weather events can cause minor to significant disruptions to business owners. The unique roles that women may play both as entrepreneurs and caretakers in their households have the potential to burden them and their capacity to navigate such events. A prominent theme from discussions with stakeholders in Phuket, was the impact of the flooding events in October and November 2022 (Chuenniran, 2022; The Nation, 2022). There was a general consensus from many of the stakeholders we spoke to, that the floods had disrupted business operations and households, with some areas being more impacted than others.

One stakeholder remarked that many tourists were upset and disappointed by the extra rain that led to the flooding, as they were expecting sunny weather (a norm for Phuket during peak tourist season). Moreover, tourists canceled their bookings closer to their travel time due to news coverage of the floods, despite the event lasting for a day. However, the impacts of these floods created damage to certain parts of the island, particularly on infrastructure – roads collapsed due to landslides, a main hospital was significantly impacted, and areas closest to the canals had devastating impacts on families and their homes due to the overflow of water. In areas like Patong Beach (a famous tourist attraction beach), roads were closed which increased traffic jams and travel times.

Another stakeholder observed that women's businesses were impacted directly during these floods- their shops were closed due to water overflow in the market, impacting their short-term incomes. She also highlighted how climate change had cascading effects - the flooding destroyed both women's businesses and their homes where many of their business documents are kept. As a result, many entrepreneurs could not register and launch their products on time. Many others had added costs for refurbishing their shops. Yet, she stated that businesses in Phuket Town (a popular tourist attraction) could cope with the costs of damage and loss because they had available funds. This was observed in our visit to that market - the atmosphere was business as usual, with many of the women-owned businesses looking like they were thriving.

Gendered Approach Towards Disaster Recovery: Experiences from 2011 Floods in Pathumthani Province, Thailand (Pathak, 2017)

A study aimed at learning from the experiences of the 2011 floods in the Pathumthani province of Thailand, showed that women managers are more vulnerable due to occupational segregation, under-representation, and societal expectations. Female employees were affected more due to the responsibilities of the family and work, and faced more psychological trauma in comparison to their male employees. Ultimately, the lack of financial assistance and accessibility to resources in comparison to male owners was the barrier to disaster recovery.

Despite the flooding event in Phuket being short, it created significant issues for some business owners directly dependent on tourists. Disruptions to businesses might not have been severe, yet it can be seen that for those that do not have the capacity to cope with such events, these impacts could affect both their short-term and long-term revenues. Moreover, business owners had to deal with the impacts of the floods both in their shops and their homes. In the case of women entrepreneurs and the social roles they may have such as being the caretakers in their households, the need to navigate damages from all fronts can place a strain on their capacity to cope with climate change impacts.

Impact 2 (Philippines): Socio-economic and cultural Vulnerabilities in WMSMEs

A crucial discussion around the impacts of climate change on WMSMEs was the social and economic vulnerabilities women face in the Philippines. This discussion highlighted the need to understand how social issues faced by women can be worsened by climate shocks and hazards.

Socio-economic Vulnerabilities

One stakeholder we spoke to remarked on the country's vulnerability to extreme weather events (e.g., tropical storms) and potential climate shocks. He emphasized that the most vulnerable to climate change are the poor: 1 in every 5 Filipinos is poor, thus they do not have the capacity to withstand climate change shocks. These socio-economic vulnerabilities create two problems - negative consequences of poor safety nets against climate-induced shocks, along with disparities in financial capabilities between urban and non-urban based MSMEs. Both issues are important components to address in building climate resilience.

Socio-cultural Vulnerabilities

Apart from economic issues, the stakeholder emphasized socio-cultural issues in the Philippines and the relation to climate change impacts: Specific groups namely, women and girls, religious and cultural groups, and Indigenous communities are the most vulnerable to climate change. In particular, he highlighted the effects of gender-based violence on women and girls, as increasing their vulnerability to climate change. As discussed in the literature on the role of gender and climate change vulnerability, socio-cultural inequities and issues will be exacerbated by climate change effects. In the Philippines, women and girls face gender-based violence, with many unable to leave abusive relationships (Nguyen, 2018).

Climate Disaster, Gender and Violence: Men's Infliction of Harm Upon Women in the Philippines and Vietnam It (Nguyen, 2018)

In a National Demographic and Health Survey in the Philippines, it was found that only 3 out of 10 women who have experienced physical and/or sexual violence will seek any help to end things. This research aims to understand the correlation between the high amount of gender based violence that already exists in the Philippines and Vietnam - and its correlation to climate disasters. It was reported that when the Haiyan typhoon struck the Philippines in 2012, there was an increase in cases of violence against women both publicly and domestically. Furthermore, in especially damaged areas, men's violence against women only increased.

With many people still experiencing the effects of displacement from the 2013 typhoon (one of the most powerful storms in recorded history) according to the stakeholder, the issues of poor social safety nets, and existing gender issues leaves many WMSMEs at risk of climate change impacts. For example, due to a lack of autonomy for many women and girls that may experience gender-based violence, they are unable to access the necessary information or tools to navigate climate change hazards. In particular, we would argue that this decreased autonomy means that they are unable to proactively respond to climate shocks both in the short-term and long-term. Therefore, in order to build capacity and resilience for WMSMEs to navigate climate change impacts, there is a need to also understand the social issues that women may face and how they can be exacerbated by climate change.

Impact 3 (Philippines): Investment gaps in WMSMEs

A lack of access to financial capital and investment in WMSMEs was a key concern raised in some of the interviews conducted. The impact of investment gaps in WMSMEs in the Philippines, can decrease access to resources needed to manage disruptions to businesses from climate risks. Stakeholders emphasized the impacts of socio-cultural norms on women's ability to enter the workforce in the Philippines. These norms were argued as impacting women's ability to start businesses and receive financial capital to further develop and sustain their ventures. One interviewee highlighted that there are notable financial gaps in WMSME investment, stating "You still have, particularly in the MSME space, significant investment gaps." This sentiment of low participation or hesitancy for women to enter the labor force was also echoed by another stakeholder who stated that there were biases (often not intentional due to lack of awareness) towards women in business overall, and sometimes coming from other women.

Moreover, WMSMEs still faced high rejections, and the cultural normalization of women being taught to be afraid of rejection and failure, places them at a disadvantage. Interestingly, another stakeholder remarked low labor force participation among women was due to cultural norms - describing the situation as the 'Tale of 2 Philippines'. Some norms included a lack of support towards women working and/ or entering into business, hesitancy on the part of women themselves, and other values that come from institutions like the Catholic Church. They later reflected that although the Philippines has made significant investments in public funding for girls' education, this investment does not translate to women's participation in the economy:



In education, which is largely state funded, girls disproportionately get a higher share of that public investment...But the problem of the Philippines is we have one of the lowest female labor force participation in Southeast Asia.

– *NGO Interviewee*

IFC Partners with Southeast Asia Commercial Joint Stock Bank to Increase Lending to Small Businesses and Women-owned SMEs in Vietnam, Promote Climate Finance (International Finance Corporation, 2021)

In Vietnam, the IFC has loaned \$40 million to Southeast Asia Commercial Joint Stock Bank (SeABank), that is aimed to support local businesses following the COVID-19 pandemic. The IFC will also be advising the bank to create a strategy that banks on women in order bridge a \$4.9 billion financing gap faced by women owned MSMEs. In addition to this, \$30 million will be for “climate-friendly projects”. This policy window created from the Covid-19 pandemic has become an opportunity to prioritize financing for WMSMEs and climate resilience. This story, exemplifies the concept of grasping a policy window to prioritize the intersection of WMSMEs and their climate resiliency. As the residual effects of the pandemic remain in SouthEast Asia, Vietnam presents a hopeful case of moving forward with room for recovery and better capabilities for future disasters.

Access to financial capital provides opportunities for women to sustain their businesses in the long term. Addressing cultural norms around women in business is crucial to understanding existing barriers they may face in accessing these resources. Without closing this investment gap, WMSMEs are at risk of being unable to protect themselves (without support e.g., government policies) from disruptions that may occur from climate change-exacerbated weather events and risks, both in the short- and long-term.

KEY TAKEAWAYS FROM RQ1

Based on stakeholders' perceptions, mapping out climate change gender risk and vulnerability for WMSMEs in the tourism sector is crucial to understanding how this may strengthen or weaken climate resilience. In the case of the impacts of extreme weather events on tourism businesses in Thailand, the distribution of labor, along with existing norms means that there is an added burden of dealing with climate risks (e.g., flooding events) both in households and at businesses stores due to women's roles as caretakers in the home and as business owners.

In the Philippines, the socio-economic and cultural vulnerabilities to climate change (arguably due to norms, values and beliefs) results in social issues like gender-based violence becoming worsened by climate-induced shocks. This can increase vulnerability to climate risks due to a lack of autonomy, support from family, and overall mobility. Lastly, the impact of investment gaps in WMSMEs in the Philippines, due to a lack of access to financial capital, decreases access to resources to manage disruptions to businesses proactively from potential disasters, thus weakening women entrepreneurs' capacity to manage climate risks.

**MAPPING OUT GENDER RISKS AND
VULNERABILITIES IS CRUCIAL TO
BUILDING CLIMATE RESILIENCE FOR
WMSMES**





**WHAT ARE THE KEY
LESSONS TO SUPPORT
WMSMES IN ADAPTING TO
CLIMATE CHANGE AND THUS
SUSTAINING THEIR
BUSINESSES?**

**THE ROLE OF SOCIAL CAPITAL IN
BUILDING CAPACITY FOR CLIMATE
RESILIENCE AMONG WMSMES**

IN THIS SECTION

We will discuss key lessons on the second research question – “What are the key lessons to support WMSMEs in adapting to climate change and thus sustaining their businesses?” Building the social capital amongst WMSMEs was one of the key findings. The majority of the interviewed stakeholders spoke in detail about the role of social capital in building capacity for climate resilience among WMSMEs. Before suggesting our lessons for building social capital, it is crucial to understand the concept of social capital and its relevance to WMSMEs and climate change resilience.

Defining Social Capital

Social capital can be understood as the positive product or outcome of human interaction. It is not held by an individual, but instead appears in the potential between social network connections between individuals (Kenton, 2022). In other words, social capital is the value derived from positive connections between people (Kenton, 2022). From our own understanding and examples we observed during fieldwork, social capital is the interactions among women’s own networks and community structures. It positively impacts women’s personal, social, and professional lives. We observed four key aspects of social capital brought up by the various stakeholders we spoke with as illustrated in Figure 3: **Community, Trust, Communication, and Networks.**

THE ROLE OF SOCIAL CAPITAL IN CLIMATE RESILIENCE





Figure 3: Components of Social Capital as observed from fieldwork in Thailand and the Philippines

In Thailand and the Philippines, we observed that social capital played an important role in the communication of information related to extreme weather events, climate change knowledge, and promoting sustainable practices and businesses. We found the following three lessons in building social capital among WMSMEs to help them develop climate resiliency:

Key Lessons to Support WMSMEs	
1	Promoting the use of social media
2	Engaging with trusted local leaders and institutions
3	Strengthening community-based sustainability

Lesson 1 (Thailand): Promoting the use of social media

Social media can play a crucial role in building social capital among WMSMEs. Some of the interviewees mentioned using social media platforms such as Whatsapp, Facebook, and LINE to promote their businesses and exchange information about weather conditions, government guidelines, etc. This form of communication maintains their network and trust. Hence, leveraging the use of social media among WMSMEs could be a potential lesson to make them climate change resilient. Due to the low-barrier nature (e.g., the majority of populations have access to mobile devices and the internet) and the cost-effectiveness of social media, they can potentially contribute to exchanging information about the government's climate mitigation and adaptation policies and programs.

An interviewee who is conducting community-based research in Phuket, mentioned that the younger generation is more aware of climate change, mitigation, and adaptation through social media platforms such as Instagram. In addition, she stated that the popular social media mediums are Facebook for the older generation, Instagram for the younger generation, and TikTok for the younger teen generation. She mentioned that social media could be an important tool to communicate government programs and initiatives with the local communities.

We also observed the strong presence of LINE, an instant-communication application, in Thailand. An interviewee in Phuket stated the use of LINE to communicate with her community and business partners, in day-to-day lives, but also when her property was flooded during extreme rains. Furthermore, our team had a firsthand experience with the popularity of LINE during our fieldwork in Thailand. When attempting to set up interviews with four stakeholders– an academic, a former diplomat, an expatriate from the US and a tourist association – we were asked if we had a LINE account. Since one of our team members had a LINE account, we were able to communicate and conduct the interviews timely. Had we been dependent on the email exchange, the communication wouldn't have been this easy and we might have lost some interviews.

Investigating the Antecedents and Impact of Social Media Usage on the Performance of Women-owned SMEs in Pakistan (Rashid et al, 2020)

A study aimed at understanding the performance benefits and motivations of using social media by WMSMEs in Pakistan showed significant benefits for these MSMEs. These included an increase in profits, wider influence on the markets and better marketing opportunities. Implementing marketing strategies across multiple platforms has also been found advantageous. This research outlines the positive impact of using social media in helping WMSMEs in developing economies to promote their businesses and increase access to resources - both of which contribute to social capital.

While some of our interviewees have already been using social media to promote their businesses and form communities to exchange information, many who have not explored this avenue before, showed interest in doing so. This led us to develop a toolkit for WMSMEs to help them use social media effectively. The toolkit illustrates the use of social media to build women-businesses coalitions to support information exchange about extreme weather conditions and related government support and to share and advocate for best sustainability practices for MSMEs. This will build their network and leverage their social capital, ultimately making them more resilient in extreme weather conditions.

Lesson 2 (Thailand): Engaging with trusted Local Leaders and Institutions

Several interviewees highlighted the role of trusted leaders as disseminators of information in the community. They explained how community leaders can engage with other community members to join government initiatives. Local leaders, such as the head of a village, the head of women's groups, the head of local tourism associations, etc., provide assurance and security to the communities when advocating for their demands to the government. One of the interviewees also mentioned that information shared by an influential person in the community, via social media, could be a good way to connect with local people.

On similar grounds, another interviewee emphasized the role of educational institutions and leaders, such as school principals, in building informational bridges with local communities on climate action mitigation and adaptation. They stated that the principles of schools play crucial roles in sharing educational information with families of students and their communities on best sustainability practices, environmental protection, and general information on climate change. A powerful insight they stated was the hope that educational institutions provide to build intergenerational climate resilience:



We educate the new generation and we hope that the new generation, when they go back to their home... they influence people in the family.

– Academic Interviewee

Community-Based Tourism Through Cooperatives in Sabah, Malaysia (Rajasekhar et al, 2020)

The National Cooperative Policy in Malaysia was a document that highlighted how cooperatives can come together to foster community-based tourism in Malaysia. Cooperatives in Malaysia are a group of shared partners who own capital and resources or businesses together. They represent a community of their own and should be administered as a business entity. The research suggested that societies can create downstream tourism activities that can help to provide a space for entrepreneurs in the community. The biggest success factor is the need for leaders and trusted managers within the cooperative. Amongst the guidelines as to what is important in building a successful cooperative, “establishing a founding group with one persona as a leader” is second on the list. Forms of building trust such as communicating effectively, holding integrity, and listening to their members' voices are presented as avenues to building a trusting relationship. The idea that leaders are essential to a successful community-based model, relates to the concept that when there is an influential and practical leader in charge - entrepreneurs will follow and entrust them to lead with information sharing and collective visionary goals.

In order to build the capacity of WMSMEs towards their climate resiliency, identifying community structures and interactions are key to understanding the flow of information among them. Three key components in social capital are Community (often characterized as a shared vision or goals), Networks (how people communicate), and Communication (low-barrier methods). In having shared goals, trusted community leaders and educational institutions can help build climate resilience by providing information on climate change and action in the existing networks, using low-barrier methods such as social media to make this information easily accessible to their communities and cultivate a sense of shared community resilience.

Lesson 3 (Philippines): Strengthening Community-based Sustainability

One of the most impactful forces of change we learned and observed from speaking with various stakeholders in the Philippines is the model of community-based sustainability. Communities learned and adopted sustainable practices from one another, such as the ban on the use of plastic in their cafes and restaurants. Upon speaking with multiple women entrepreneurs, we observed a strong sense of community within the town and the information was primarily shared by word-of-mouth. Businesses collaborated with local people for cleanliness and tree-plantation drives. For example, a stakeholder stated that people from the community come together for annual beach cleanups and waste-collection programs. We observed multiple restaurant/cafe owners use reusable bamboo straws. On inquiring about how they learned about it, there was a consistent mention of one fellow women business owner who had motivated them to do so. This business owner had a long-standing prominent presence in the community, promoting sustainable initiatives. The community of women-owned businesses eventually banded together to demand the enforcement of a plastic-use ban from the local municipal government.

Application of a Tri-capital Community Resilience Framework for Assessing the Social-Ecological System Sustainability of Community-Based Forest Management in the Philippines (Jarzebski et al, 2016)

The Philippines presents a great example for the community-based model. Community forestry was implemented in a local village in which villagers made collective decisions to manage resources. The concept of having human agency as a tool towards sustainability created more resilience amongst the local villagers and presented beneficial outputs for both the environment and the people. Community resilience was defined as the capacity of communities to remain balanced through times of change in nature and society, and resilience capacity is reliant on capitalization. This capitalization stems from people the key drivers behind managing responses and influencing community transition.

We observed that community-level sustainability initiatives can bring meaningful changes following the button-up approach. They bring women entrepreneurs to a consensus to advocate for a collective policy/program to be implemented. Thus, existing community practices among WMSMEs could be windows for policy adoption by local governments and NGOs.

KEY TAKEAWAYS FROM RQ2

From the three key lessons on supporting WMSMEs in adapting to climate change in Thailand and the Philippines, we observed that social capital played an important role in information sharing, promotion of grassroots action towards sustainability, promoting their businesses and fostering community trust. Therefore, social capital in the context of climate resilience for WMSMEs is crucial because it strengthens important areas such as access to relevant information on climate change and how it could impact women's businesses; access to financial capital and resources to respond to climate risks and disruptions; and finally, building community resilience and wellbeing through coalitions of advocacy for better governmental support for WMSMEs.

We have thus proposed for further research to be carried out, with a focus on social capital among women entrepreneurs in the ASEAN region. Areas of investigation would focus on current existing practices for building and leveraging social capital for women; barriers to building this capital; along with the role of various stakeholders (such as local and national governments, and NGOs) in leveraging social capital for WMSMEs. The goal would be to map out these areas and connect them to climate resilience practices, both at the grassroots level and hopefully at the structural policy level.

**SOCIAL CAPITAL SHOWS AVENUES
TO BRIDGE THE GAP BETWEEN
MARGINALIZED SECTORS AND
CLIMATE RESILIENCE**





POLICY ANALYSIS

**WHAT IS CURRENTLY BEING DONE
REGIONALLY AND NATIONALLY**

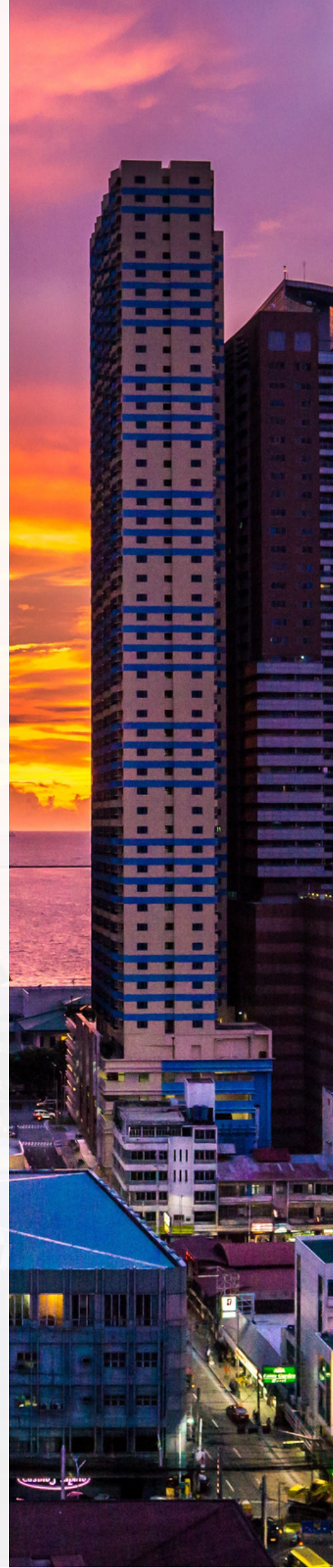
IN THIS SECTION

We further explore our second research question “What are the key lessons to support WMSMEs in adapting to climate change and sustaining their businesses?” and our second sub-theme on the role of regional and national institutions in building capacity for climate resilience among WMSMEs. To investigate how regional and national institutions can support WMSMEs, it is crucial to understand the existing national policies in Thailand and the Philippines, as well as regional strategic action plans and reports established by ASEAN.

This analysis aims **to identify policy gaps in addressing the intersection of four key themes and in incorporating a sufficient gendered approach.**

- The first approach is to examine policies for MSMEs, climate change, gender, and tourism, and identify policy vacuums and flaws in addressing the challenges that arise from the intersection of key themes. For example, policies for climate change may not adequately address the impacts on MSMEs or gender disparities in the tourism sector.
- The second approach is to assess whether policies that have a gender dimension incorporate a sufficient gendered approach. In our research, under structural measures, a gendered approach means that policies take into account the broad impact of gender across multiple considerations. We define that policies must address all five domains of the **Gender Analysis Framework** to be considered as incorporating a sufficient gendered approach (Simon Fraser University, n.d.).

NATIONAL AND REGIONAL POLICIES



The target policy documents¹ were searched on official websites for Thailand, the Philippines, and ASEAN, using the following thematic search terms:

- Resources; environment
- Climate Change
- Gender; Women; Women and Girls
- Tourism
- Disaster; Disaster Relief; Disaster Relief Fund
- MSMEs; SMEs; Business

Based on the analysis in Figures 4, 5, 6 and Tables 1, 2, 3, policymakers in Thailand, the Philippines, and ASEAN should consider the following gaps to support WMSMEs in the tourism sector in adapting to climate change.

Thailand

- The existing policies related to climate change and the tourism sector lack any gender-specific policies or provisions aimed at addressing the gendered impacts related to WMSMEs coping with climate change impacts. **(See Policy vacuum #1 and #2 in Figure 4).**
- Only environmental sustainability is mentioned in the tourism policy, and climate change actions are not included. Sustainability actions may not necessarily address the immediate and specific challenges posed by climate change, such as adaptation to its impacts and protection of vulnerable communities and ecosystems **(See Policy flaw #1 in Figure 4).**
- The MSMEs development policy includes promoting WMSMEs, but lacks important perspectives on developing the broader impacts of gender, such as labor roles, cultural norms, decision-making power, and institutional structures **(See Policy flaw #1 in Figure 4 and Table 1).**

¹ Policy scans for Thailand, the Philippines and ASEAN are outlined in Appendix.

Figure 4: Thailand's national policies in climate change, tourism, and MSMEs

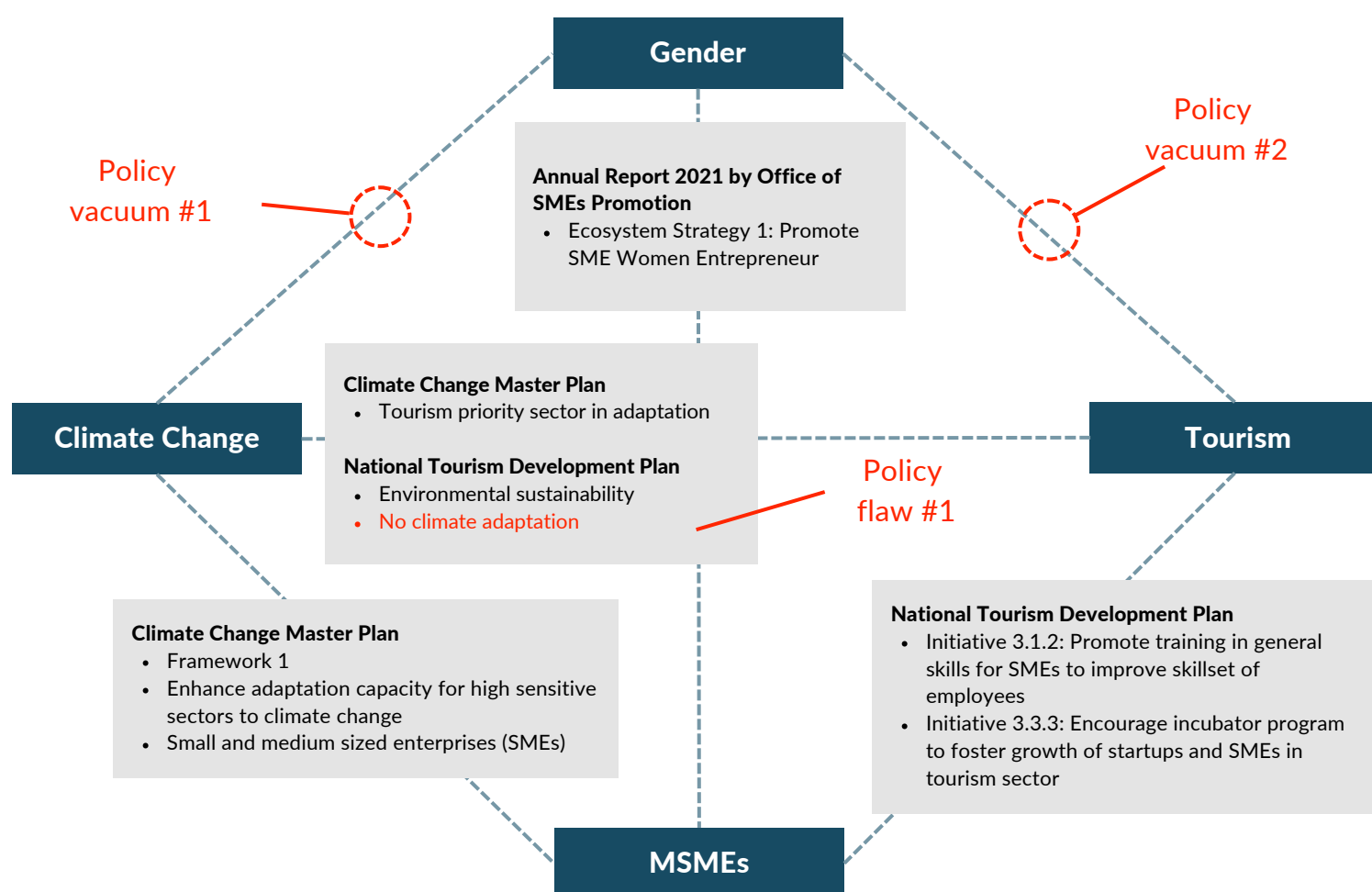


Table 1: Gender Domain Coverage in Thailand's National MSMEs Policy: Absent Domains and Identified Policy Sections

	Access to resources	Distribution of Labour, Practice and Roles	Norms, Values, and Beliefs	Decision-Making Power, Autonomy	Policies Laws, Institutions
Annual Report 2021 by the Office of SMEs Promotion	Promote SME Women Entrepreneurs	Absent	Absent	Absent	Absent

Philippines

- The national policies implemented by the Philippines cover the different intersectional impacts of key themes including climate change, tourism, MSMEs, and gender.
- However, there remains a lack of comprehensive coverage of the broader impacts of gender – specifically gender norms in climate change policy, labor roles and decision-making power in tourism policy, and decision-making power in MSMEs policy. These cross-cutting themes should be addressed separately with some cross-references with specific sectors. (See Figure 5 and Table 2).

Figure 5: Philippines' national policies in climate change, tourism, and MSMEs

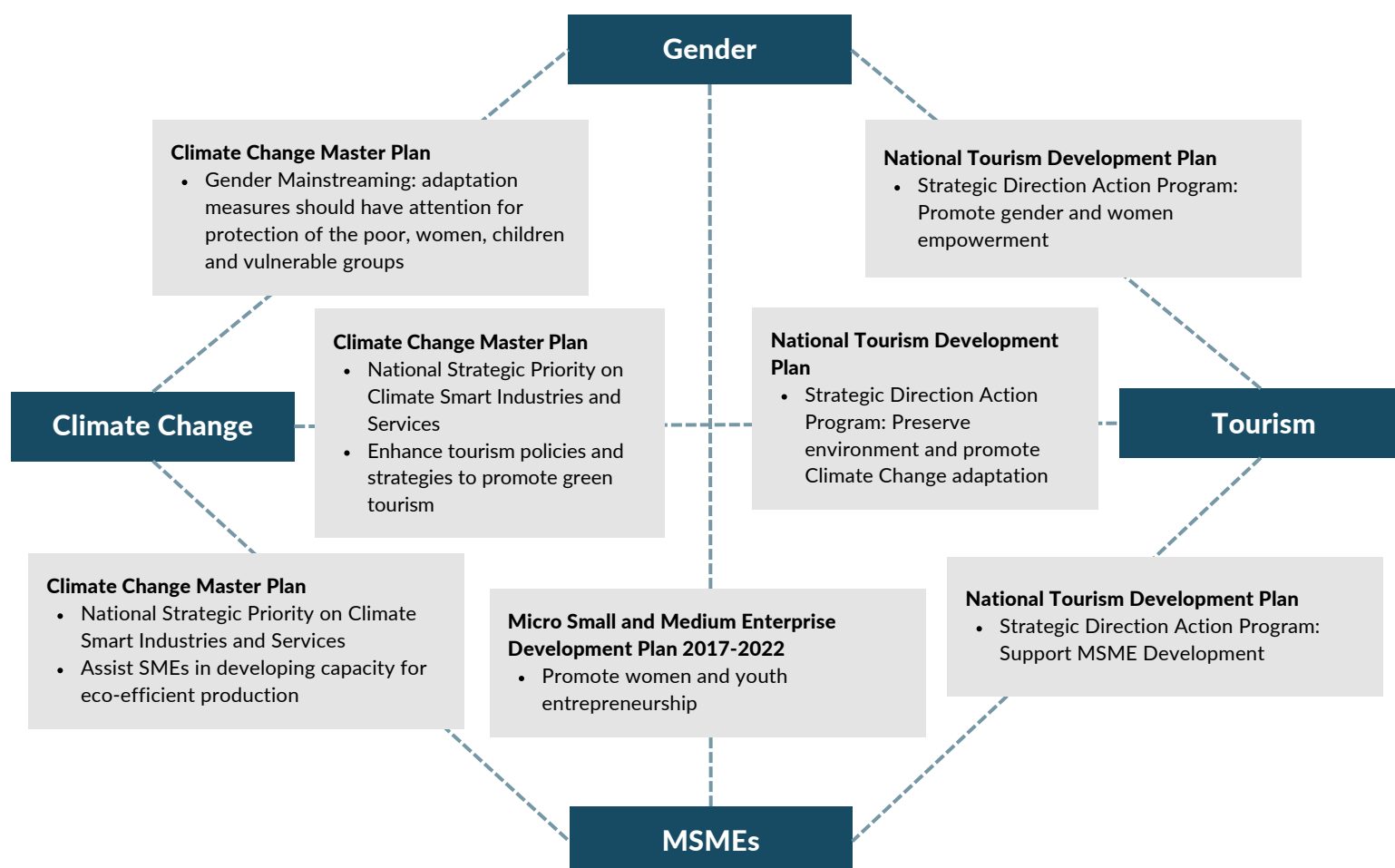


Table 2: Gender Domain Coverage in the Philippines' National Climate Change, Tourism, and MSMEs Policy: Absent Domains and Identified Policy Sections

	Access to resources	Distribution of Labour, Practice and Roles	Norms, Values, and Beliefs	Decision-Making Power, Autonomy	Policies Laws, Institutions
Climate Change Master Plan	Identifying gender-specific needs and protection measures	Enhancing the roles and status of women	Absent	Enhancing women's participation in climate change adaptation	Gender mainstreaming in planning and policy-making
National Tourism Development Plan	Expanding gender sensitivity training	Absent	Ending the inappropriate portrayal of women and children	Absent	Appropriate regulations covering sexual harassment cases
Micro, Small and Medium Enterprise Development Plan 2017-2022	Financing for women entrepreneurs	Enhancing labor capacities through gender sensitivity programs for MSMEs	Promoting women entrepreneurs to move up the value chain	Absent	Recognizing the prominence of women in actions at the regional, national and local levels

ASEAN

- The intersection of climate change and MSMEs has not received attention in any policy document. The climate change report lacks any reference to the impact of climate change on MSMEs, and the strategic action plan for MSMEs fails to acknowledge the implications of climate change on them. **(See Policy vacuum #1 in Figure 5).**
- The strategic action plan for MSMEs, the climate change report, and the tourism report all include a gender dimension, but they do not cover the mandatory gender domains. In particular, none of the three reports mention the role of gender norms **(See Table 3).**

- The climate change report analyzes and compares the status of gender policy implementations among its member states. Other reports and action plans lack this institutional approach that utilizes ASEAN's regional position (**See Table 3**).

Figure 6: ASEAN regional policies in climate change, tourism, and MSMEs

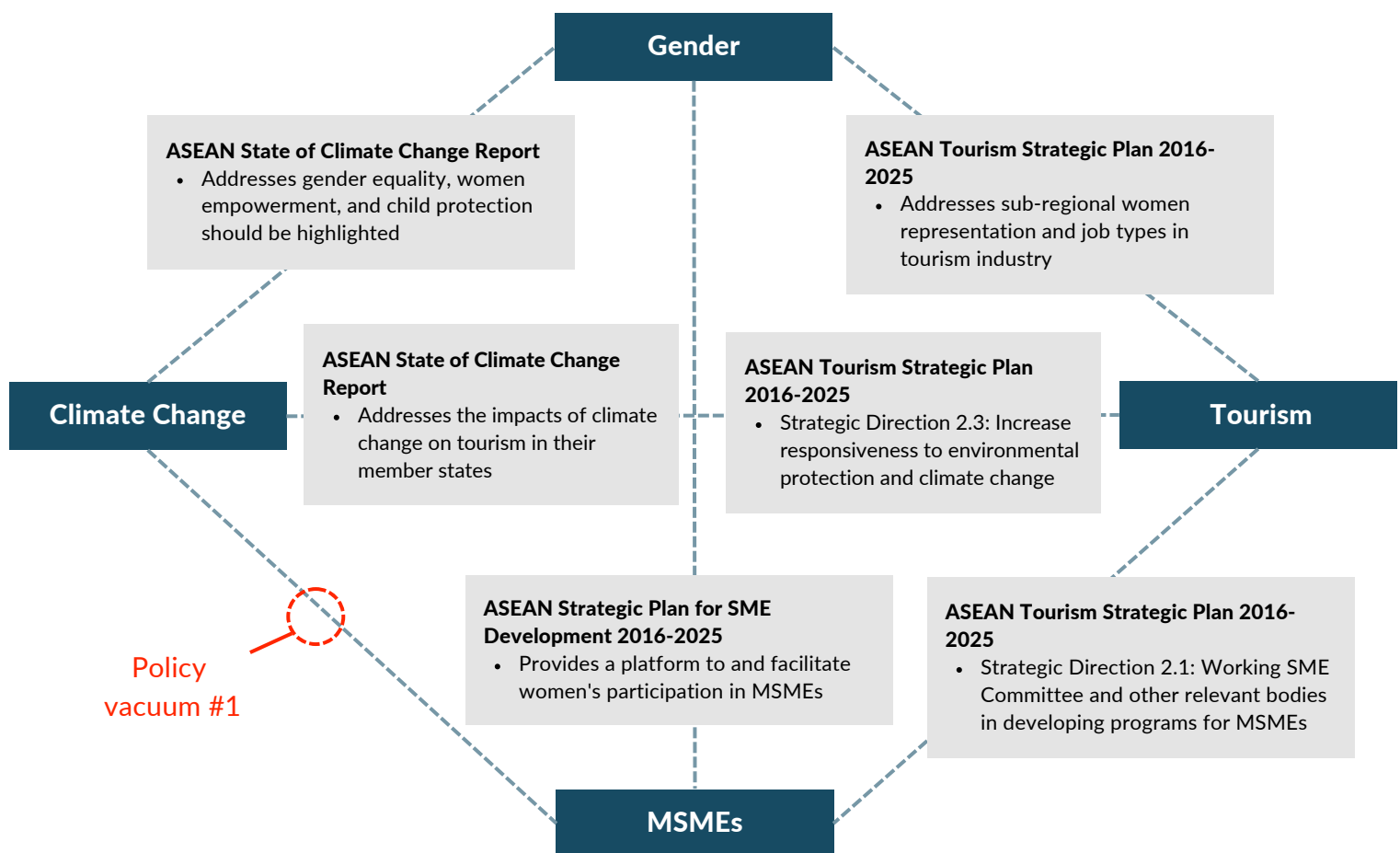


Table 3: Gender Domain Coverage in the ASEAN Regional Climate Change, Tourism, and MSMEs Policy: Absent Domains and Identified Policy Sections

	Access to resources	Distribution of Labour, Practice and Roles	Norms, Values, and Beliefs	Decision-Making Power, Autonomy	Policies Laws, Institutions
ASEAN Strategic Action Plan for SME Development 2016-2025	Enhance management and/or technical skills of women entering into the workforce	Absent	Absent	Provide a platform to promote and facilitate women's participation in MSMEs	Absent
ASEAN Tourism Strategic Plan 2016-2025	Absent	Addressing the women employment in lower-skilled jobs paying lower wages	Absent	Absent	Absent
ASEAN State of Climate Change Report	Participation and information sharing of all stakeholders including women	Absent	Absent	Absent	Criticizing the slow development of gender specific action plans in member states national policies

KEY TAKEAWAYS FROM POLICY ANALYSIS

The analysis reveals gaps in existing national policies in Thailand and the Philippines, as well as in regional strategic action plans and reports established by ASEAN, that fail to address the intersectional relationship between these key themes and the broader impacts of gender. Policymakers in these countries and ASEAN should consider these gaps to improve policies and ensure that they address the unique challenges faced by WMSMEs in the tourism sector in adapting to climate change.

**POLICYMAKERS NEED TO ACCOUNT
FOR INTERSECTIONAL IMPACTS IN
NATIONAL POLICIES AND
REGIONAL ACTION PLANS**





RECOMMENDATIONS

MOVING FORWARD

Recommendations

From the findings in the data and policy analysis, two recommendations have been formulated:

Impacts

Extreme Weather on Tourism Business

Socio-cultural Vulnerabilities in WMSMEs

Investment Gaps in WMSMEs

1

Form partnerships and engage in advocacy efforts to increase financial investments in WMSMEs

Lessons

Promoting the use of social media

Engaging with local leaders and trusted institutions

Strengthening community-based sustainability

2

Conduct further research into the role of social capital in climate resilience

These recommendations were selected based on the timeframe, feasibility (project costs, resources, team capacity), and relevance to GTAsia's goals.

1

Advocacy efforts to increase financial investments in WMSMEs

	Recommendation 1
Identified Gap	Lack of financial capital and greater financial challenges for WMSMEs
Recommendation	Form partnerships and engage in advocacy efforts to increase financial investments in WMSMEs
Impact	Strengthened climate resilience through economic empowerment for WMSMEs
Evaluation	Timeframe: Short-medium term Feasibility: ●●●●● Relevancy: ●●●●●

This recommendation aims to break entrepreneurial barriers and enable sustainable and flourishing businesses by increasing women's access to financial resources such as business loans with low interest and microfinance. Uplifting women's businesses can also lead to the financial independence of women, ultimately leading to catalytic and multiplying benefits in their socio-cultural statuses. Research shows that strengthening women entrepreneurs can play a significant role in fighting the climate crisis and environmental degradation too (Ugaz Estrada, C, 2022).

Identified Gaps:

Women are likely to have lower access to financial resources than their male counterparts and are less likely to take a loan considering borrowing terms more challenging for women (Ugaz Estrada, C, 2022). Women entrepreneurs also face higher interest rates with shorter-period loans and need to provide collaterals to cover a major share of the loan (IFC, 2011).

Impacts:

Investing in WMSMEs can strengthen their businesses and increase their chances of success. Research shows that with every \$1 investment, women-owned businesses generate a return of \$0.78, far higher than what is generated by men (\$0.31) (Fackelmann & De Concini, 2020). Startups owned and run by women also require less investment but generate better revenue returns (Abouzahr, Krentz, Harthorne, & Taplett, 2018).

Additionally, financial investments in WMSMEs will improve the socio-cultural norms women are bound by. They will have more control over their assets, better profit-making ability and improved decision-making authority at the household level. Some indirect benefit of investing in women entrepreneurs is the generational impact they have on their families. Economic empowerment of women can contribute towards overcoming poverty, reducing inequality, improving children's nutrition and school attendance, improving the reproductive health of women and better family planning (OECD, n.d.).

Relevant stakeholders and actions:

GTAsia's partnerships could facilitate the flow of funds, either in the form of grants or loans with low-interest rates, which could be used for investing in machinery/equipment, raw materials, hiring human resources, marketing and promotion activities.

1. Partner with the government to adopt gender-responsive budgeting and provide financial resources in the form of seed funding, capacity building, and training to bridge the critical entrepreneurial gap for women entrepreneurs (OECD, 2017). Although it is considered to have the most gender-inclusive development plan for WMSMEs (OECD, 2017), existing structures such as the Philippines Women's Empowerment, Development and Gender Equality (WEDGE) Plan 2013-16 and Micro, Small and Medium Enterprise Development (MSMED) Plan 2017-22 can be improved to better provide avenues for financial access to women entrepreneurs.

2. Advocate for major philanthropists, charities, and the Corporate Social Responsibilities department at international corporations to engage in programs to increase access to finance for WMSMEs. One example to promote public-private or private-NGO partnerships to reach women MSMEs at the urban, semi-urban and rural levels is [Women Entrepreneurs Opportunity Facility \(WEOF\)](#), a partnership between IFC (International Finance Corporation, a part of the World Bank), Goldman Sachs and We-Fi (Women Entrepreneurs Finance Initiative). We-Fi in itself is a partnership between 14 governments, 6 development banks and other public and private stakeholders.

Through this initiative, IFC has promised a loan of USD 10 million to Esquire Financing Inc. (a non-banking financing institute in the Philippines), to expand its loan segment to WMSMEs. This initiative aims to close the financing gaps for WMSMEs and enable them to access additional loans (IFC, 2022). Also, capacity building and technical support can be provided to women entrepreneurs (Böhler, Kilpeläinen, & Kocaata, 2018).

3. Partner with local non-profit organizations to advocate for access to finance, implementation of training and capacity building, and overall economic development.

[The Asia Foundation](#), [WEAVE Women](#), [Equal Futures Partnership](#), [The Philippines Foundation](#), [CEED](#), are some organizations working in the area of women entrepreneurship and economic growth in Thailand and the Philippines.

Currently, a few initiatives address the lack of financial capital as one of the pressing challenges for MSMEs. Privately-owned Fintech companies that fundraise for WMSMEs in the Philippines called [Bixie](#) and government-run programs such as [the Canada Fund for Local Initiatives \(CFLI\)](#) by the Government of Canada provide successful examples to strengthen access to finance for WMSMEs.

2

Research into the role of social capital in climate resilience

	Recommendation 2
Identified Gap	Knowledge gap in the role of social capital in capacity building for climate action efforts
Recommendation	Conduct further research into the role of social capital in climate resilience
Impact	Inform GTAsia's future projects in the region on policies and programs aimed at WMSME sustainable development
Evaluation	Timeframe: Medium-long term Feasibility: ●●●●● Relevancy: ●●●●●

This recommendation aims to examine the four components of social capital – Trust, Communication, Networks, and Community – to gain valuable insights into how social capital can be used to build climate resilience among WMSMEs in the ASEAN region.

Identified Gaps:

Our research has identified social capital as a crucial component in building a strong community coalition, which can enhance climate resilience. However, to develop effective policies and measures that can leverage social capital, there is a need for targeted research. Such research should identify the specific factors that contribute to the development and utilization of social capital, including the existing networks and communication methods, the challenges and barriers to building social capital, and the role of stakeholders in building social capital such as local governments.

Impacts:

The findings from the targeted research will provide a comprehensive understanding of the nature and extent of social capital in the context of climate resilience and inform the development of effective policies and measures to enhance community resilience. These findings could be used to inform future projects in the region on how best to build climate resilience among communities and women through social capital. It is important to recognize that the impact of the research may not be immediately visible. The comprehensive research project is a critical step in addressing the root causes of the problem and identifying sustainable solutions that will have a lasting impact. By following this recommendation, GTAsia can contribute to the understanding of the role of social capital in building climate resilience among WMSMEs and help promote a more sustainable future for the ASEAN region.

Relevant stakeholders and actions:

The target audience for this research could include the stakeholders implementing climate mitigation and adaptation programs for communities across the ASEAN region, such as local governments, NGOs, and multilateral organizations. By sharing the findings with program implementers such as women's business groups, NGOs, and local governments, the impact of the research could be further amplified. The El Nido case study of a ban on single-use plastics illustrates how grassroots community-based sustainability efforts can lead to policy implementation, and the findings of this research could similarly inform policy and program implementation focused on climate action and resilience capacity building.

Supporting Deliverables

Research Proposal aims to explore the role of social capital in strengthening climate action and resilience among WMSMEs across any sector in the ASEAN region. Our hypothesis is that if social capital is strengthened among WMSMEs, their climate action and resilience can be strengthened through their access to climate science (information), financial capital, and coalition building from the leveraged community ties.

Capacity-Building Toolkit can be utilized to conduct a pilot program that aims to empower WMSMEs through social media, as it was highlighted as one element of social capital and a potential medium for sharing information on climate change and building community ties among WMSMEs in the tourism sector.

CONCLUDING REMARKS

This project identified key impacts and lessons in understanding climate change interactions with women in business in the tourism sector. We recognize that this project is only the beginning of further in-depth conversations in these areas. The global response to climate change requires us all to collaborate across industry sectors, academia, communities, civil society, and governments. We are thus grateful that UBC and Greentech Asia are having these discussions and we encourage further research and partnerships across stakeholders to foster innovative solutions in responding to the global crisis of climate change.

**“URGENT CLIMATE ACTION CAN
SECURE A LIVEABLE FUTURE FOR
ALL” – IPCC 2023**



INSIGHTS AND OBSERVATIONS FIELDWORK EXPERIENCE

This section looks into the interesting insights we found from our fieldwork in Thailand and the Philippines that speak to the cultures and structures that we otherwise would not have found through literature reviews. We further wanted to discuss insights into the fieldwork experience overall, looking at some of the barriers that we faced. All of this could inform future research designs into these areas highlighted, as they may be helpful in contextualizing and understanding the topic of climate change impacts, action and resilience in WMSMEs in the ASEAN tourism sector.

PERSONAL AND TEAM REFLECTIONS

Photo: Marfil Graganza
Aquino



REMARKS FROM STAKEHOLDERS

WOMEN ARE STRONG, HARDWORKING, INNOVATIVE AND RESILIENT (THAILAND)

Perhaps the most interesting insight from the stakeholders we spoke to was their remarks on how strong, innovative and resilient women are in Thailand. Many highlighted how women have a sense of autonomy in having businesses. However, given the scope of the fieldwork being primarily in urban areas and top tourist attractions, this might not be representative of all WMSMEs across Thailand. Women in rural areas might not have the same sentiment. There were also questions of ownership and how this may influence climate resilience among women: There might not be a sense of autonomy or decision-making power in businesses run or managed by women versus those they actually own. Thus looking at the reasons for ownership of a business is crucial in mapping out the strengths that WMSMEs have in responding to external shocks to their businesses and building capacity around these strengths.

STRONG BUSINESS COMMUNITY RELATIONS (PHILIPPINES)

Aside from banding together to enforce the proper implementation of the plastic use ban, the community of business owners in El-Nido also came together to fix the damaged road that runs throughout the town. All the owners who had a business on the road chipped in their own money for the proper supplies, and gave their own manual labor to fix the road so that tourists and tricycles can navigate to their businesses better. Additionally, although each business would advertise and sell island hopping tours independently, the actual tours were run by the same group of local islanders. This was inspiring to see, as there was evidently a mutual understanding that all businesses could make their own profit by selling the tickets to the tour however they wanted, but they all still worked together to make it happen via one central agency. In all these instances, and witnessing how tightly knit everyone was and would help each other in times of need, the community-based tourism model in the town of El Nido became a highlight of fieldwork.



FIELDWORK EXPERIENCE

DISRUPTION TO BUSINESS HOURS

During our first visits to the wet/ night markets in Bangkok (Thailand), it was very difficult to speak to business owners, as this was during busy business hours. As highlighted before, the market was very vibrant and bustling and thus there we considered questions around the issues of disrupting work for people.

LANGUAGE BARRIER

During our visits to the Old Town market in Phuket (Thailand), the language barrier was a challenge in trying to set up focus groups and speak with WMSMEs. We were also only limited to a few business owners who spoke English in the marketplace. Thus, it was difficult speaking about issues relating to recent floods in Phuket, and how they managed during this time.

IMPORTANCE OF LOCAL CONTACTS IN FIELDWORK

Throughout the busy days of fieldwork, one valuable reflection was the importance of local contacts on the ground in Thailand and the Philippines. Many stakeholders we spoke to often referred us to other contacts and this created a snowballing effect. It was particularly helpful to have persons of contact who knew the communities and individuals we could speak to and provided important information on cultural norms, beyond our preliminary research prior to going to Thailand and the Philippines. Thus, establishing strong relations with a local contact on the ground is very beneficial for future research and projects in the region, as their rich knowledge and resources can help inform stakeholders and interviewees to speak to.

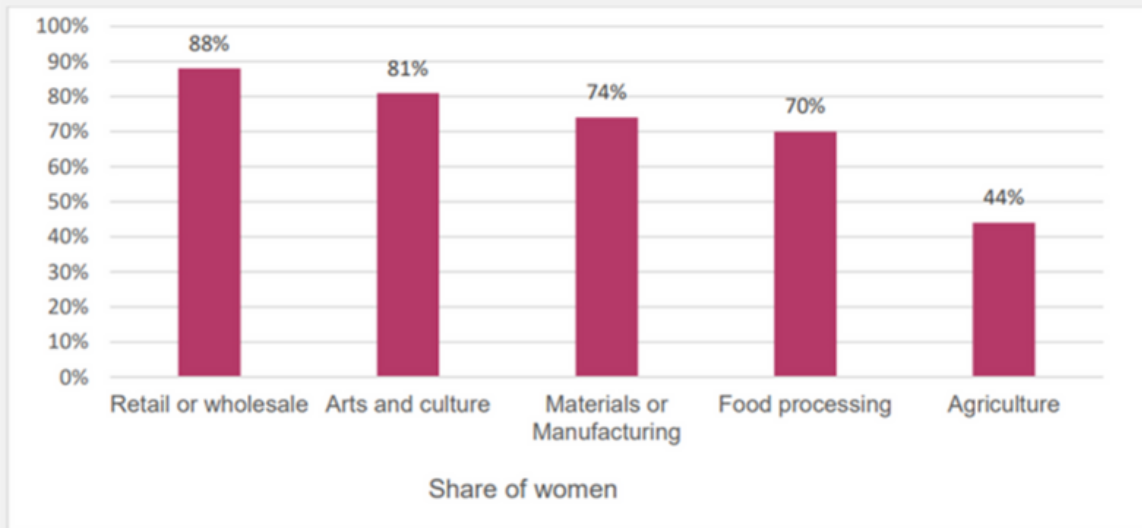
Appendix

I. Kadzirange, M., Malik, M., Murakami, M., Thobani, S. (2023). Toolkit: Pilot Program to Empower WMSMEs through Social Media.

II. Kadzirange, M., Malik, M., Murakami, M., Thobani, S. (2023). Research Proposal: Leveraging Social Capital Among WMSMEs in ASEAN region.

III. Sector-wise distribution of women MSMEs in the Philippines (ADB, 2020).

Figure 2: Share of women entrepreneurs in the MSME sector by leading business sectors in the Philippines (2018)



Source: <https://www.statista.com/statistics/1016442/women-share-within-leading-industries-msme-sector-philippines/>

IV. Thailand's policies on disaster management, climate change, tourism and MSME development

Title	Year	Governmental Body/ Agency	Type	Subject/ Focus	Reference
Climate Change Master Plan 2015-2050	2015	Ministry of Natural Resources and Environment	Plan	Climate Change adaptation	https://climate.onep.go.th/wp-content/uploads/2019/07/CCMP_english.pdf
Thailand's Third National Communication	2022	Ministry of Natural Resources and Environment	Policy report	Climate Change, tourism	https://unfccc.int/sites/default/files/resource/Thailand%20TNC.pdf
Thailand's Updated Nationally Determined Contribution	2020	Ministry of Natural Resources and Environment	Policy report	Climate Change, tourism	https://unfccc.int/sites/default/files/NDC/2022-06/Thailand%20Updated%20NDC.pdf
National Tourism Development Plan 2017-2021	2017	Ministry of Tourism and Sports	Plan	Tourism, environment	https://www.rolandberger.com/en/Insights/Publications/Taking-Thailand's-tourism-to-the-next-level.html
National Strategy (2018-2037)	2018	Office of the Prime Minister	Plan	Tourism, environment, tourism	http://nsr.nesdb.go.th/wp-content/uploads/2019/10/National-Strategy-Eng-Final-25-OCT-2019.pdf
12th National Economic and Social Development Plan (2017-2021)	2017	Office of the Prime Minister	Plan	MSMEs	https://www.sme.go.th/upload/mod_download/download-20201012120836.pdf
Executive Summary White Paper on MSMEs 2020	2020	The Office of SMEs Promotion	Policy report	MSMEs, gender	https://www.sme.go.th/upload/mod_download/download-20201005123037.pdf
Annual Report 2021	2021	The Office of SMEs Promotion	Policy report	MSMEs, gender	https://www.sme.go.th/upload/mod_download/download-20220929153913.pdf

V. Philippines' policies on Climate Change, Tourism and MSME development (1/2)

Title	Year	Governmental Body/ Agency	Type	Subject/ Focus	Reference
National Tourism Development Plan (NTDP) 2016-22	2016	Department of Tourism	Report Plan	Tourism	http://tourism.gov.ph/NTDP.aspx
National Climate Change Action Plan (NCCAP) 2011-28	2011	Climate Change Commission (CCC), Office of the President of the Philippines	Plan/ Act	Climate Change	https://climate.emb.gov.ph/wp-content/uploads/2016/06/NCCAP-1.pdf
Commission Resolution 2019-002- Resolution Mainstreaming & Strengthening Gender-Responsive Approaches in the Formulation and Implementation of Climate Change Policies, Plans, Programs, and Activities	2019	CCC, Office of the President of the Philippines	Resolution	Climate Change & Gender	https://niccdies.climate.gov.ph/files/documents/3.%20Commission%20Resolution%20No.%202019-002.pdf
GREAT (Gender-Responsive Economic Actions for the Transformation) Women Project 2 2014-22	2014	Policy Commission on Women, Department of Agriculture, Department of Science & Technology and Department of Trade and Industry	Project	Women, MSMEs	https://pcw.gov.ph/great-women-project/
MSMED (Micro-, Small-, and Medium Enterprise Development) Plan 2017-22	2017	The Bureau of Small & Medium Enterprises (BSMED), Department of Trade & Industry (DTI)	Plan	MSMEs	https://journal.binus.ac.id/index.php/jas/article/view/6617/3956
Barangay Micro Business Enterprises (BMBEs) Act	2002	BSMED, DTI	Policy	MSMEs	https://nwpc.dole.gov.ph/issuances/republic-act-9178-barangay-micro-business-enterprises-bmbes-act-of-2002/

V. Philippines' policies on Climate Change, Tourism and MSME development (2/2)

Title	Year	Governmental Body/ Agency	Type	Subject/ Focus	Reference
Go Negosyo Act	2014	DTI	Act	MSMEs	https://www.officialgazette.gov.ph/2014/07/15/republic-act-no-10644/
Youth Entrepreneurship Act (YEP)	2015	DTI	Act	MSMEs/Businesses	https://www.dti.gov.ph/negosyo/yep/

VI. ASEAN regional agreements and strategic plans on Tourism and MSME development, Disaster management and assistance, and Conservation (1/2)

Title	Year	ASEAN Ministerial/ Sectoral Body	Type	Subject/ Focus	Reference
ASEAN Strategic Action Plan for SME Development 2016-2025	2015	ASEAN Economic Community	Strategic Action Plan	Regional MSMEs, SMEs Development	https://asean.org/wp-content/uploads/2021/01/Final-SAP-SMED-2025-Update-in-2019.pdf
ASEAN Tourism Strategic Plan 2016-2025	2015	ASEAN Economic Community	Strategic Action Plan	Regional Tourism Development	https://asean.org/wp-content/uploads/2012/05/ATSP-2016-2025.pdf
Agreement on the Establishment of the ASEAN Coordinating Centre for Humanitarian Assistance on Disaster Management	2011	ASEAN Socio-Cultural Community	Agreement	Disaster Management and Humanitarian Assistance	https://agreement.asean.org/media/download/20220330063452.pdf

VI. ASEAN regional agreements and strategic plans on Tourism and MSME development, Disaster management and assistance, and Conservation (2/2)

Title	Year	ASEAN Ministerial/ Sectoral Body	Type	Subject/ Focus	Reference
ASEAN Agreement on Disaster Management and Emergency Response	2005	ASEAN Socio-Cultural Community	Agreement	Disaster Management	https://agreement.asean.org/media/download/20220330063139.pdf
ASEAN Agreement on Trans boundary Haze Pollution	2002	ASEAN Socio-Cultural Community	Agreement	Haze pollution management	https://agreement.asean.org/media/download/20220330063051.pdf
ASEAN Agreement on the Conservation of Nature and Natural Resources	1985	ASEAN Economic Community	Agreement	Natural Resources Conservation	https://agreement.asean.org/media/download/20161129035620.pdf

VII. Recommended partner organizations for further research (1/2)

Type	Name of the organization	Capability
Local think tank /research institute	Institute for Southeast Asian Studies (ISEAS) in Singapore	Research focus on Southeast Asian economies and could leverage its networks in the region
	Centre for Strategic and International Studies (CSIS) in Indonesia	Expertise in economic and trade issues in Indonesia and Southeast Asia
	Philippine Institute for Development Studies (PIDS) in the Philippines	Expertise in gender and development and could leverage its networks in the Philippines
	Viet Nam Institute for Economic and Policy Research (VEPR)	Expertise in economic policy and could leverage its networks in Vietnam
	Thailand Development Research Institute (TDRI) in Thailand	Expertise in economic and social policy issues in Thailand

VII. Recommended partner organizations for further research (2/2)

Type	Name of the organization	Capability
ASEAN researchers	ASEAN Secretariat	Could leverage its regional networks
	ASEAN Studies Centre at ISEAS	Research focus on ASEAN economic integration
	ASEAN Foundation	Has a mandate to support regional development initiatives
Universities /academics	Women, Youth and Gender Studies at University of Indonesia	Expertise in gender issues and could leverage its networks in Indonesia
	Center for Women's Studies at University of the Philippines	Expertise in women's study and could leverage its networks in the Philippines
	Department of Women's Studies at Chiang Mai University	Expertise in women's study and could leverage its networks in Thailand
UN organizations	UN Women	Has a mandate to promote gender equality and women's empowerment and could leverage its funding opportunities
	UNDP	Expertise in economic development and could leverage its funding opportunities
	International Labour Organization (ILO)	Has a mandate to promote social justice and promote decent work for all and could leverage its funding opportunities
	United Nations Economic and Social Commission for Asia and the Pacific (ESCAP)	Has a mandate to promote sustainable economic and social development in Asia and the Pacific and could leverage its networks with government agencies, civil society organizations in the region
	United Nations Development Programme (UNDP) Regional Office for Asia and the Pacific	Has a mandate to promote sustainable development and eradicate poverty

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Recommendations

Forming partnerships and engaging in advocacy efforts to increase financial investments in WMSMEs

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MPPGA Global Policy Project Team 2022-23



THE UNIVERSITY OF BRITISH COLUMBIA
School of Public Policy and Global Affairs

