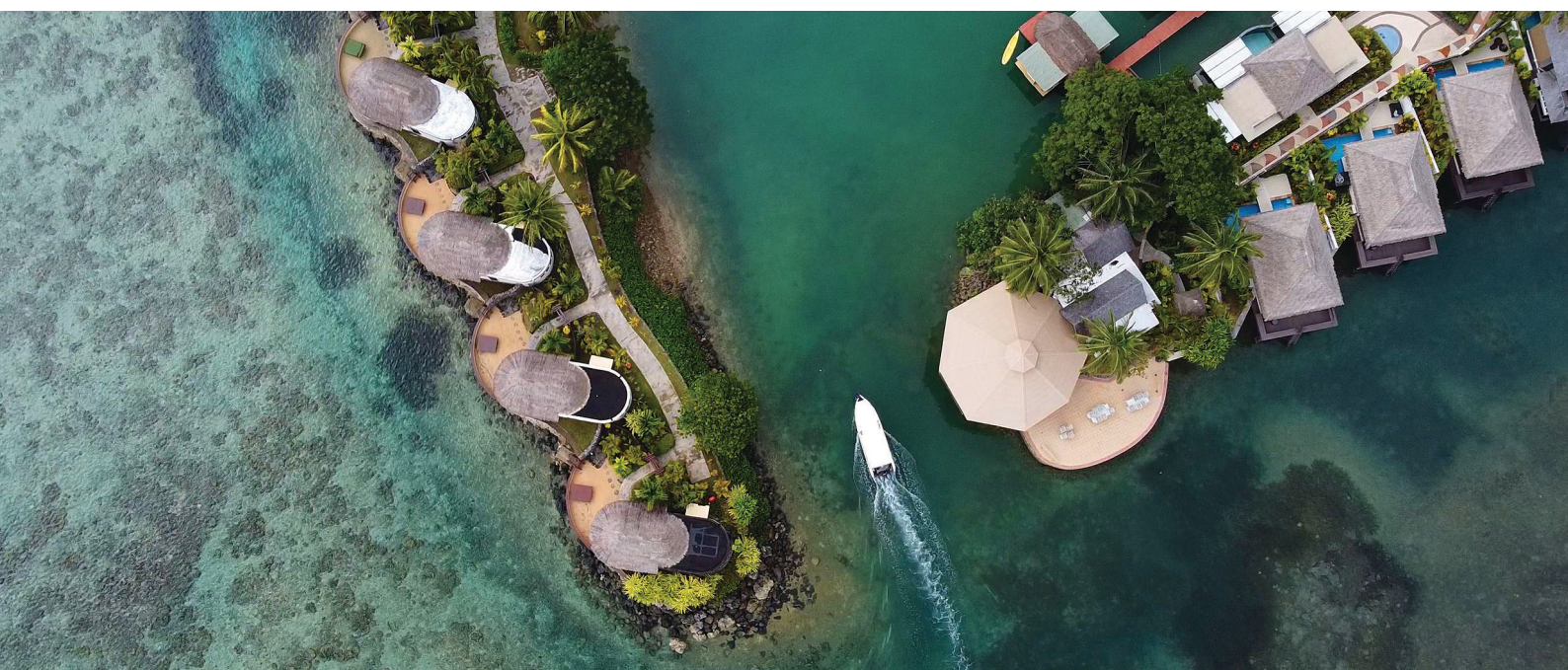


Future Ready: Climate-Resilient *and* Inclusive Tourism *in* Fiji



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Contents

Executive Summary	7
1. Introduction	11
1.1 The Intersection of a Changing Climate and Inclusivity in Tourism	11
1.2 The Impact of a Changing Climate on Women and Other Groups	13
1.3 Fiji's Policy Context	14
1.4 The Need for Practical Guidance	15
1.5 Research Approach	15
2. Making the Business Case For Inclusive Climate Action In Fiji's Tourism Sector	20
3. Key Findings: Climate Resilience And Inclusion In Fiji's Tourism Sector	25
3.1 Tourism Operators: Current Practices and Emerging Lessons	27
3.1.1 Climate Risk	27
3.1.2 Gendered Impacts	28
3.1.3 Intersecting Vulnerabilities	33
3.1.4 Workforce Protection and Recovery Capacity	36
3.1.5 Guest Welfare	40
3.1.6 Workforce Development and Women's Leadership	41
3.1.7 Inclusive Procurement	43
3.1.8 Climate Action and Smart Development	45
3.1.9 Perception of Inclusion and Identity	46
3.1.10 Information and Support Needs	49
3.1.11 Peer Learning	51
3.2 Supporting Organizations and Enabling Systems	52
3.2.1 Shared Purpose	52
3.2.2 Bridging Policy and Practice	55
3.2.3 Systemic Gaps and Coordination Challenges	56
3.2.4 Implications and Opportunities for the Tourism Sector	57
3.2.5 Emerging Good Practices	57
4. Recommendations For Climate-Resilient And Inclusive Tourism Operations	58
4.1 Climate Risk Assessment and Planning	63
4.2 Inclusive Leadership and Governance	63
4.3 Workplace Practices	64
4.4 Business Operations	67
Adaptation and Mitigation	67
Policies and Procurement	67
Marketing and Community Engagement	68
Finance and Budgeting	68
4.5 Emergency Management	68
Emergency Response	68
Guest Management	68
4.6 Monitoring and Continuous Improvement	69
5. Conclusion	71

6. Annexes	72
Annex 1 - Literature Review	73
The Intersection of a Changing Climate, Inclusion, and Tourism	73
Climate Change Impacts in Fiji	73
Climate Vulnerabilities in Tourism	77
Women and Tourism in Fiji	77
The Impact of Climate Change on Women	78
The Impact of Climate Change on Other Underrepresented Groups	81
The Role of the Private Sector - Inclusive Climate Action	84
Business Case for Inclusive Climate Action in the Tourism Sector	84
Lessons to Carry Forward	86
Annex 2 - Methodology	87
Summary	87
Detailed Methodology	90
Annex 3 - Research Questions	99
Tourism Operators – Survey, KII, and FGD Questions	99
Non-tourism Stakeholder – KII and FGD Questions	101
Annex 4 - Major International Conventions and Frameworks	104
Annex 5 - Gender Toolkits and Resources	105
Annex 6 - Research Sources and Bibliography	107
Primary Sources	107
Secondary Sources	107

LIST OF BOXES, FIGURES AND TABLES

Box 1: Why Inclusive Climate Action Makes Good Business Sense	10	Figure 1: Tourism, Climate Resilience, and Jobs in Fiji	12
Box 2: Climate Action and Stronger Businesses	14	Figure 2: Business Continuum toward Inclusive Climate Action	59
Box 3: Summary of Research Consultations	16	Figure 3: Focal Areas for Inclusive Tourism Operations	60
Box 4: Research Participants Snapshot	17	Figure 4: IFC Gender Triangle	91
Box 5: Research Participants by Gender	18		
Box 6: Tourism Respondent Snapshot	18	Table 1: Key Insights: Business Outcomes of Inclusive, Climate-Resilient Practices	24
Box 7: Breakdown of Business Types	19	Table 2: National Policy Framework – Climate, Gender and Inclusion	75
Box 8: Why Inclusive Climate Action Makes Good Business Sense	21	Table 3: International Climate Conventions	76
Box 9: Key Insights: Tourism Industry Perspectives	26	Table 4: Stakeholder Strata Definitions	92
Box 10: Financial Impact and Staff Support	27	Table 5: TSM Invitees by Strata Type and Gender	93
Box 11: Women and Men Experience Disasters Differently	32	Table 6: Tourism Stakeholder Matrix (Invitees)	93
Box 12: Broader Social Vulnerabilities	34	Table 7: TSM Respondents by Strata Type and Gender	97
Box 13: Who Faces the Greatest Risk?	35	Table 8: TSM Stakeholders (Participated)	97
Box 14: Key Insights: Different Support Needs	38	Table 9: Supporting Stakeholder Respondents by Organization Type and Gender	98
Box 15: Tourism Climate Action Survey Findings	44		
Box 16: Learning Tools Needed by Private Sector	50		
Box 17: Practical Support Needed by Private Sector	50		
Box 18: Research Participants Invited	88		
Box 19: Summary of Research Activity	89		
Box 20: Research Participants by Gender	90		
Box 21: FGD Participant Summary	94		
Box 22: TSM Respondent Summary	95		
Box 23: Breakdown of Business Types	96		



Executive Summary

Purpose and Context

This Diagnostic examines how Fiji's tourism sector can advance climate resilience, inclusion and economic opportunity simultaneously – a nexus with profound implications for the country's sustainable development and resilience building. Based on primary research with 63 local stakeholders (46 tourism operators and 17 supporting organizations) conducted in September 2025, the report documents how differently climate-related disruptions affect various groups in Fiji's tourism sector, such as men, women, youth, and people with disabilities, and identifies practical pathways for building inclusive and climate-resilient operations.

Tourism in Fiji contributes an estimated 40 percent of GDP and 36.5 percent of employment, with women comprising 42 percent of the workforce. Fiji is ranked 15th globally for disaster risk, and its tourism sector now operates in a state of permanent volatility, where cyclones, flooding, sea-level rise, and coral bleaching have become defining features of business operations rather than occasional disruptions. Nearly 90 percent of tourism businesses report escalating weather intensity and disaster frequency, and over 80 percent experience direct financial losses as a result of natural disasters. Severe weather events affect individuals differently based on their roles, responsibilities, and access to resources.

The difference is especially profound for women. Compared with men, they take longer to return to work after disasters due to unpaid care burdens, face higher levels of stress and gender-based violence after disasters, and operate businesses that recover more slowly due to limited financial access. Yet women also frequently lead community recovery efforts, demonstrating untapped capacity for resilience and leadership. This Diagnostic reveals widespread awareness of these dynamics – 75 percent of businesses recognize the different climate impacts between genders and other groups – but only 25 percent of those businesses are translating awareness into systematic practice.

As a cornerstone of Fiji's economy and a major source of jobs, tourism has a critical role to play in delivering the kind of development that strengthens businesses, creates employment and helps communities adapt to a changing climate. Ensuring the sector remains resilient and competitive is critical to creating opportunities for the next generation entering the workforce.

As tourism businesses increase their adaptation and mitigation efforts, including underrepresented groups in the planning and execution of these actions is critical.

The Business Case for Inclusive Climate Action

The evidence is unambiguous: inclusive climate resilience delivers measurable business advantages. Companies with diverse leadership are 25 percent more likely to achieve above-average profitability, and those tracking diversity report profit increases of between 5 percent and 20 percent, gains that translate into macroeconomic significance for a sector contributing nearly half of Fiji's GDP. Operationally, female workers who receive support for childcare, transport, and flexible work return faster after disasters, accelerating recovery while reducing turnover costs and preserving institutional knowledge. Women-led enterprises demonstrate superior loan repayment discipline, making them reliable supply chain partners whose procurement reduces business vulnerability from dependency on imported inputs while strengthening community relationships that speed recovery. Tourism operators demonstrating gender equity can also potentially access sustainable finance mechanisms, including gender bonds, climate adaptation funds with social inclusion criteria, and blended finance structures, which are unavailable to businesses pursuing only technical adaptation. Finally, diversity initiatives can drive increases in creativity and innovation of up to 59 percent, while improving talent attraction and reputation. This enables climate-vulnerable enterprises to draw on more motivated workforces, stronger community relationships, and broader networks of mutual support essential for resilience.

Key Research Findings

Climate Risk and Business Impact: Disaster resilience is crucial, with 87.5 percent of businesses providing staff support during disasters, including wage continuity (60 percent) and emergency loans, recognizing workforce welfare as essential to recovery. However, over 80 percent have experienced financial losses, such as lost revenue, repairs, and higher insurance costs, highlighting the direct threat to profitability that climate volatility poses.

Impacts on Individuals: Women face heavier care burdens and a delayed return to the workforce, while men experience greater physical exposure during recovery. Women-led businesses recover more slowly due to limited liquidity and financial access, often prioritizing household recovery before restarting operations. Only 20 percent of businesses offer counseling or psychosocial support, the most underdeveloped aspect of disaster recovery, despite widespread emotional strain.

Intersecting Vulnerabilities: Weather-related disruptions compound existing inequalities across age, disability, ethnicity, and sexual identity. People with disabilities face evacuation and communication barriers, older adults struggle with mobility and medication access, and LGBTI+ employees often experience exclusion in shared accommodation or relief spaces.

Inclusion in Leadership and Supply Chains: Most businesses (87.5 percent) provide leadership programs that prepare women for advancement, more than half (56.2 percent) incorporate gender inclusion into recruitment, promotion, or training processes, and 81.2 percent procure from women-led or disability-inclusive enterprises. However, only 43.8 percent have formal gender equality policies, with smaller operators relying on informal practices like *veilomani* (mutual care)¹.

Climate Action Gap: While 50 percent of surveyed businesses have undertaken measures to improve their environmental impact and resilience (waste reduction, renewable energy, and emergency planning), only half of these businesses consider women's inclusion in planning of these initiatives. This is a critical gap that could undermine equitable adaptation design.

Peer Learning as a Driver: Direct observation, *talanoa* (informal, inclusive conversation), and peer exchange through local networks prove the most effective pathways for spreading resilience knowledge and innovation.

¹ *Veilomani* as used in the consultations, can be defined as platonic love or mutual care, used specifically in the context of communal behaviors.

These are more trusted and impactful than formal mandates from corporate management or government agencies.

Supporting Organizations: Government agencies, development partners, civil society organizations, industry associations, and financial institutions have signaled their commitment through policy frameworks, training programs, and financing vehicles, recognizing that inclusivity and climate action are complementary priorities.

Path Forward

The Diagnostic shows that the gap between awareness and implementation reflects the lack of practical, accessible tools tailored to suit Fiji's tourism businesses.

The companion **Future Ready: Climate-Resilient and Inclusive Tourism in Fiji - A practical guide for businesses** (the Guide) addresses this gap with self-assessment checklists and workbook that operators can adapt to their context and capacity.

The Guide is grounded in the lived experience of tourism operators navigating permanent climate volatility, supported by international evidence on the business case for inclusion, aligned with national policy, and designed for practical implementation. They offer a clear pathway for Fiji's tourism sector to strengthen economic resilience through inclusive practices, protecting worker well-being, honoring cultural values, and contributing to national climate and development objectives simultaneously.

The evidence demonstrates that tourism businesses must invest in inclusive adaptation and mitigation actions. For Fiji (a small island developing state on the frontline of climate disruption), tourism businesses demonstrating this integration become models for resilience, proving that operational excellence, social equity, and environmental stewardship are not competing priorities but are integrated expressions of good business.



BOX 1

Why Inclusive Climate Action Makes Good Business Sense



Inclusive Practices Strengthen Business Performance

Businesses investing in inclusion outperform competitors in profitability, innovation, and resilience.



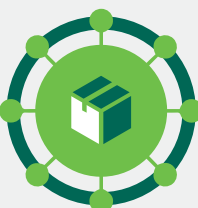
Inclusive Practices Expand Talent Pools and Strengthen Retention

Tourism operators who prioritize equitable workplaces and diverse leadership attract and retain and grow top talent, ensuring customer trust and stable operations.



Inclusion Accelerates Recovery

When women's practical needs are addressed, the workforce returns faster after climate disruptions—reducing downtime and protecting business reputation.



Inclusion Strengthens Supply-Chain Resilience

Gender inclusion enhances resilience by diversifying suppliers and stabilizing local sourcing.



Inclusion Unlocks Finance and Market Access

Businesses gain access to investment, new markets, and sustainable finance mechanisms.



Inclusion Strengthens Community Relations and Reputation

Partnering with women's groups and engaging communities fosters reputation, strengthens local relationships, and supports long-term business success.



1. Introduction

1.1 The Intersection of a Changing Climate and Inclusivity in Tourism

Tourism is a key driver of economic activity in Fiji, contributing an estimated 40 percent of gross GDP (Fiji Ministry of Finance 2024) and 36.5 percent of employment. Women comprise 42 percent of the tourism workforce (PSDI 2021). Although they represent a considerable segment of the workforce, women predominantly occupy low-skilled positions and service-oriented roles and receive low wages. They are often underrepresented in decision-making and higher-paying roles, perpetuating job insecurity and a lack of benefits (Government of Fiji, ND).

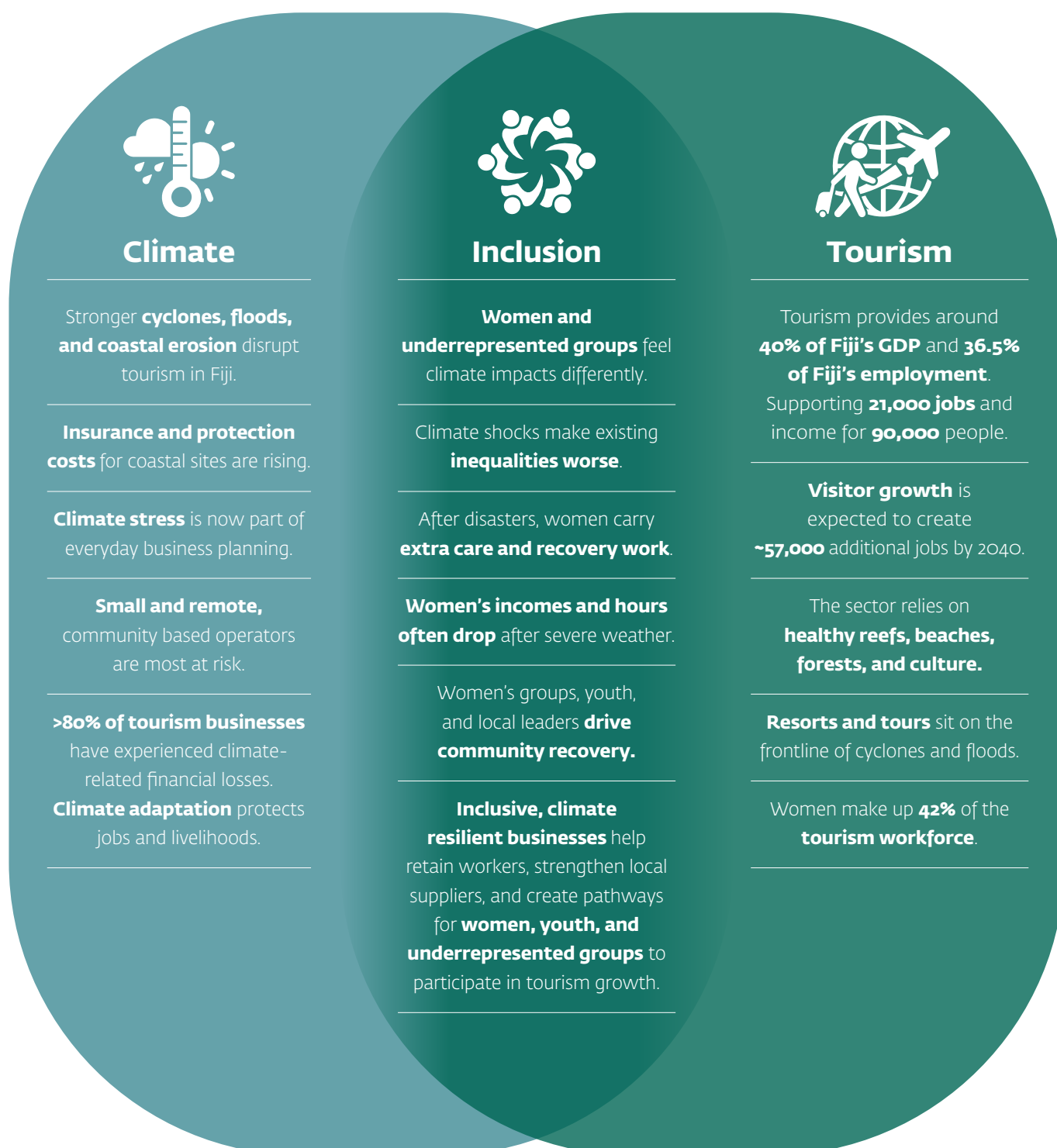
Ranked 15th among the countries with high disaster risk due to exposure to extreme natural events and sea-level rise, Fiji's tourism sector faces increasing climate risks, including cyclones, flooding, and coral bleaching (Australian Aid, 2021). In some parts of the country, a new reality of drought and fire is also emerging.

Scientific projections indicate that global temperatures will continue to rise and extreme weather will intensify, affecting livelihoods, infrastructure, and the tourism industry, which spans accommodation, tours, transport, and community-based operations that are highly sensitive to these disruptions.

The intersection of climate change, inclusivity, and tourism in Fiji presents a complex and understudied nexus that has profound implications for sustainable development and resilience building. While tourism-climate linkages and the connection between women's equality and development have been extensively studied separately, their intersection remains critically understudied, representing a significant knowledge gap for both policy and practice (Tourism Panel on Climate Change, 2023).

FIGURE 1

Tourism, Climate Resilience, and Jobs in Fiji



1.2 The Impact of a Changing Climate on Women and Other Groups

The impacts of climate change affect individuals differently based on their roles, responsibilities, and access to resources (UN Women, 2025); Government of Fiji, 2022) and they can deepen existing social and workforce inequalities. At the same time, research reveals that women and underrepresented groups are powerful agents for mitigation and adaptation (Government of Fiji, 2023). They experience job losses and income disruptions, greater exposure to health and safety risks, and higher levels of stress and gender-based violence after disasters (Government of Fiji, 2023). For those working informally or running small tourism-linked businesses, limited access to finance and insurance compounds these issues (PSDI 2021). In addition to coping with disasters and responding to changes in the natural environment, many women in Fiji face additional challenges, such as low access to resources, income, education, and healthcare (Asian Development Bank [ADB], 2022; Government of Fiji, 2017).

People with disabilities (PWD) are more vulnerable to disasters than others due to physical, social, and institutional barriers. Most are excluded from the labor market, and when employed, have insecure, informal jobs. Yet these same underrepresented groups often lead community recovery efforts, organizing food supplies, maintaining communication networks, and mobilizing local knowledge to rebuild.

Despite growing awareness of differentiated impacts and the leadership role played by women and other underrepresented groups, several structural barriers continue to limit the integration of gender, disability, and inclusion into climate-responsive tourism practice.

These barriers include:

- **Low awareness of the importance of climate and inclusion linkages** among operators, with only 50 percent of businesses currently considering gender dimensions in their adaptation and mitigation actions.
- **Absence of sector-specific tools** that translate policy language into operational checklists, case studies, and peer-learning resources.
- **Fragmented coordination** between government agencies, development partners, and industry associations, resulting in duplicated efforts and inconsistent messaging.
- **Limited access to affordable finance**, especially for women-owned and community-based enterprises seeking to invest in climate adaptation or inclusive infrastructure (Asian Development Bank [ADB], 2022, Government of Fiji, 2017).
- **Scarcity of sex-disaggregated data** to inform targeted interventions and measure progress toward equity and resilience outcomes (PSDI 2021).

In Fiji's tourism sector, understanding the different impacts of a changing climate is essential for building truly resilient and equitable responses that protect both communities and the industry itself. Further information on the impacts of climate change on women and other underrepresented groups is in Annex 1.

BOX 2

Climate Action and Stronger Businesses

Climate action is often seen as a separate objective, but in practice it can strengthen the investments businesses are already making to grow, compete and create jobs.

Whether improving energy efficiency, reducing waste, conserving water or preparing for extreme weather, climate-smart decisions can help businesses lower costs, manage risks and build resilience. When designed well, these investments deliver multiple benefits: supporting business performance today while helping businesses adapt to a changing climate and reducing environmental impacts over time.

For Fiji's tourism sector, climate-smart business practices can help build stronger businesses, support jobs and contribute to the sustainable growth needed to meet the challenges of a changing climate and a growing workforce.



1.3 Fiji's Policy Context

Fiji's tourism sector is adapting to a policy environment that is shaped by national commitments and global obligations. Policy foundations include the National Climate Change Policy, the Gender Equity and Social Inclusion (GESI) Policy 2021-2024, and the National Development Plan 2025-29. These policies position Fiji to meet obligations under international conventions such as CEDAW, the Paris Agreement, and the Sendai Framework.

Under Fiji's National Development Plan 2025-29, tourism is envisaged to contribute to enterprise-level targets such as achieving a minimum of 40 percent renewable energy penetration across the business sector by 2030 and having at least 60 percent of operators integrate climate risks into their business continuity plans by 2030.

The recently endorsed Women's Economic Empowerment National Action Plan (WEENAP) 2025-2030, targets substantial increases in women's workforce participation

(from 32 percent to 60 percent by 2030) and women-owned MSME representation (from 19 percent to 50 percent by 2029). Government ministries have begun mainstreaming gender-responsive planning and budgeting across sectors, introducing monitoring systems that track both environmental and social outcomes.

The National Sustainable Tourism Framework (NSTF) 2024-2034 sets a 10-year vision for inclusive, resilient, and environmentally responsible tourism. There is significant focus on supporting the tourism industry's role in delivering Fiji's NDC targets through low-carbon transport and energy transitions, adaptation activities, and natural resource protection.

Most leaders in the private sector recognize that Fiji's changing climate will affect their business, citing direct risks such as crop losses in agriculture, infrastructure damage in construction, disrupted supply chains, and increased costs across all sectors.

They anticipate or expect operational disruption due to severe weather, floods, cyclones, and shifts in resource quality and availability. (Pacific Islands Forum Secretariat and Fiji Commerce and Employers Federation, 2023).

Tourism operators are responding to climate impacts in varying degrees. Larger resorts and internationally affiliated properties have adopted sustainability certifications, renewable energy systems, and formal gender policies aligned with corporate

frameworks. Medium-sized and community-based operators demonstrate strong practical commitment, particularly through inclusive procurement, local sourcing, and culturally grounded workforce practices; however, they often lack the resources, documentation systems, and technical guidance to formalize these efforts into policy-compliant frameworks.

Further information on Fiji's national policies relating to tourism, climate, gender, and inclusion is in Annex 1.

1.4 The Need for Practical Guidance

While policy frameworks exist at the national level, **practical guidance on translating these commitments into concrete business actions remains scarce**, especially for the small and medium-sized enterprises (SMEs) that form the backbone of Fiji's tourism economy.

This Diagnostic and its companion work **Future Ready: Climate-Resilient and Inclusive Tourism in Fiji - A practical guide for businesses** (the Guide) address this gap by providing the tourism sector with evidence-based research, analysis, and actionable strategies specifically tailored to Fiji's context. The Diagnostic documents current practices, identifies the different climate-related vulnerabilities for underrepresented groups, and demonstrates how inclusive

approaches strengthen business resilience. The Guide translates research findings into practical tools, including a self-assessment checklist, that operators can adopt regardless of size or resource capacity.

Together, these resources support Fiji's tourism industry to move toward systematic, inclusive climate actions that align with national frameworks, honor cultural values, and build operational resilience. By making policy commitments operational, this work positions the private tourism sector as an active partner in achieving Fiji's inclusive development and climate goals while strengthening the economic and social foundations upon which the industry depends.

1.5 Research Approach

Primary qualitative and quantitative research, supported by a secondary literature review, identified the gaps and opportunities most relevant to tourism businesses in Fiji. Data collection in September 2025 employed multiple methods: online and offline surveys, telephone and video-facilitated interviews, key informant interviews (KIIs), and focus group discussions (FGDs) conducted in Nadi, Rakiraki, Suva, and a Mamanuca island (Box 3). All research adhered to Fijian cultural protocols and ethical engagement principles with informed consent.

Stakeholder engagement focused on the tourism private sector, while also drawing on insights from non-tourism supporting stakeholders to provide broader context and identify potential learnings from outside the sector. While qualitative consultations captured lived experience and both industry and supporting stakeholder perspectives, the quantitative analysis of the tourism enterprise survey provided the evidence base to validate insights, identify broader patterns, and build a compelling business case for inclusive and climate-resilient practices.

BOX 3

Summary of Tourism Research Consultations



46

across accommodation, tours, associations and community-based operators.



4

in Suva, Nadi, Rakiraki, and a Mamanuca island.



3

with leaders, entrepreneurs, employees.



17

with public agencies, civil society organizations, development partners, and community representatives.

Founded in Fijian Business Realities

A mixed-methods design ensured both statistical and lived-experience insights, supported by a literature review.



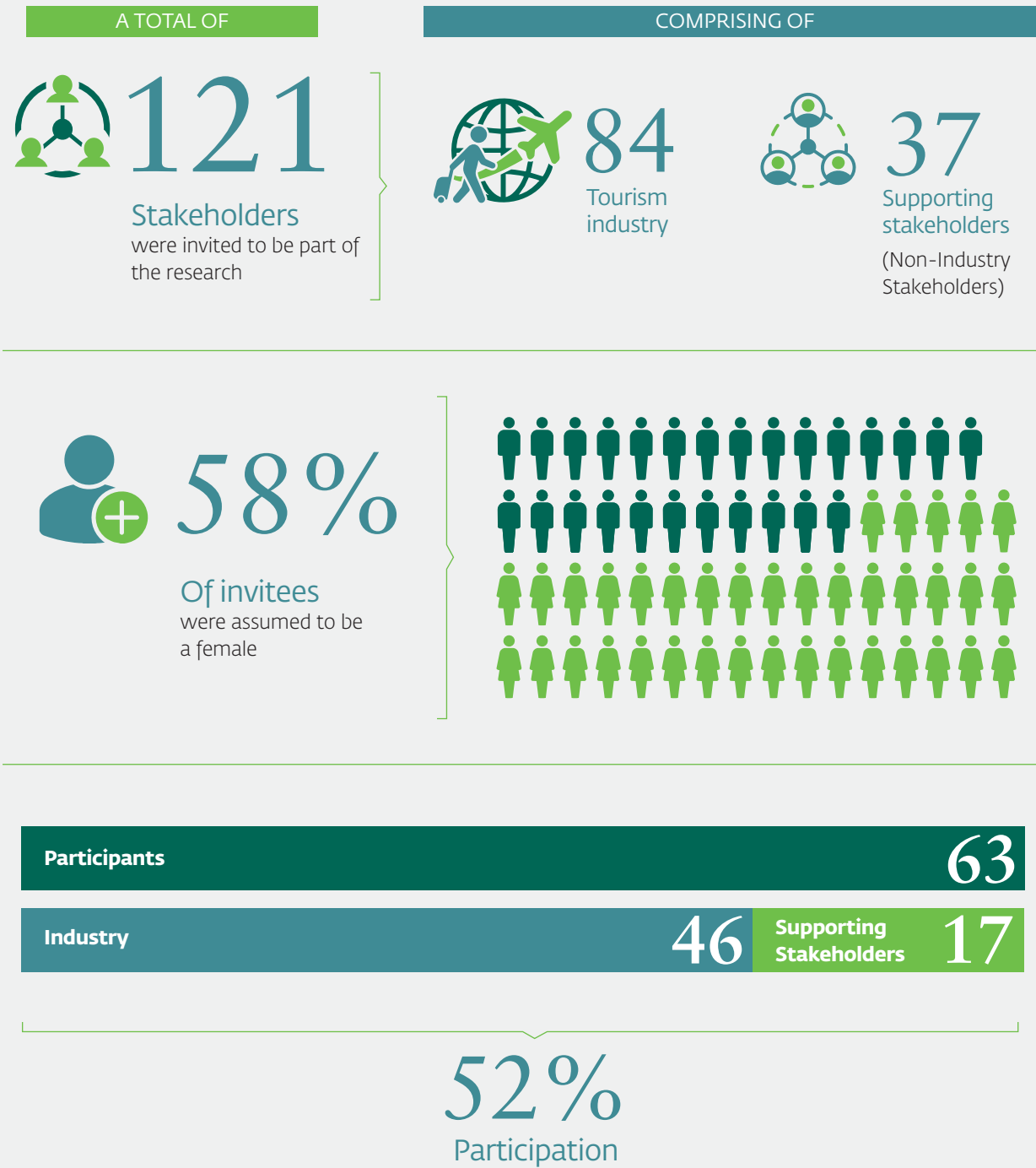
Together, these sources create a representative snapshot of Fiji's tourism resilience landscape.

Of the 121 stakeholders invited (84 from the tourism sector and 37 supporting stakeholders), 63 participated (46 tourism and 17 supporting) – a 52 percent response rate. All respondents provided gender data. In the overall respondent set, 58.7 percent (37 of 63) were female or female-identifying, with the remaining 41.3 percent male or male-identifying.

For tourism stakeholders, the balance was similar but slightly lower, with 56.5 percent (26 of 46) identifying as female and 43.5 percent as male. Respondents were also invited to self-identify as Other (with option but no requirement to specify) or decline to identify (Prefer Not To Say). No respondents chose the latter two categories.

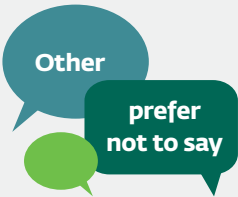
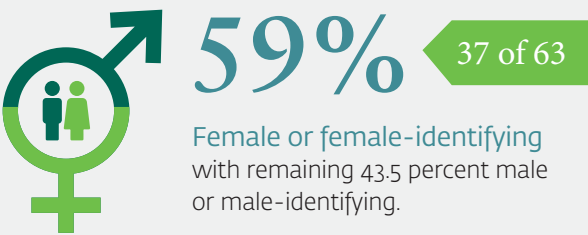
BOX 4

Research Participants Snapshot



BOX 5

Research Participants by Gender



Respondents were invited to self-identify as Other (with option but no requirement to specify) or decline to identify (Prefer Not To Say). No respondents chose the latter two categories.

Survey and consultation participants spanned the entire tourism value chain, including 28 accommodation providers, tour operators, transport providers, tourism associations, and 15 secondary businesses.

Secondary businesses are recognised as being significant ancillary tourism revenue streams additional to the primary business focus for a single enterprise, with the overall breakdown of business types is provided in Box 7.

BOX 6

Tourism Respondent Snapshot



Some respondents indicated additional business line (for example an accommodation also hosting a dive operation)



These secondary business lines account for a further



OR



BOX 7

Breakdown of Business Types (Primary and Secondary Lines)

28 Primary Tourism Business Lines

2 Large Hotel / Resort (150+ rooms)

6 Medium Hotel / Resort (26-149 rooms)

4 Small / Boutique Hotel / Resort (< 25 rooms)

1 Local Bure / Village Homestay

1 Inbound Tour Operator

1 Land Transport Operator

3 Community Based Tourism Operator

1 Tour Guides

3 Land Activity / Day Tour Operator

1 Wellness Tourism Operator

1 Marina Operator

1 Dive / Marine Day Tour Operator

1 Restaurant / Café Operator

3 Tourism Association

15 Secondary Business Lines

1 Small / Boutique Hotel/Resort (< 25 rooms)

1 Inbound Tour Operator

1 Land Transport Operator

2 Community Based Tourism Operator

1 Tour Guide

1 Land Activity / Day Tour Operator

4 Dive / Marine Day Tour Operator

3 Supply Chain

1 Tourism Association

Further information about the research methodology is in Annex 2, with the survey questions provided in Annex 3. The design of research tools and approach reflects global best practices, regional relevance, and national context.

Annex 4 documents the national, regional, and international Frameworks relevant to Fiji's context, and Annex 5 provides examples of Gender Toolkits and Resources that can support the Guide's implementation.

2. Making the Business Case

for inclusive climate action in Fiji's tourism sector

Inclusive climate action is rapidly becoming a core business imperative, particularly in Fiji's tourism sector, which is on the frontline of weather change and its associated economic disruptions. Companies that champion equitable workplaces, diverse leadership, and inclusive adaptation strategies are consistently more profitable, innovative, and resilient, recovering faster from shocks while securing stronger reputations and a stable workforce. Although women make up 42 percent of the tourism workforce, they remain underrepresented in management. Prioritizing women's equity both meets governance obligations and is a proven strategy for boosting competitiveness, accessing new sources of capital, and ensuring sustainable, long-term growth in an era of escalating weather risk.



BOX 8

Why Inclusive Climate Action Makes Good Business Sense



Inclusive Practices Strengthen Business Performance

Businesses investing in inclusion outperform competitors in profitability, innovation, and resilience.



Inclusive Practices Expand Talent Pools and Strengthen Retention

Tourism operators who prioritize equitable workplaces and diverse leadership attract and retain and grow top talent, ensuring customer trust and stable operations.



Inclusion Accelerates Recovery

When women's practical needs are addressed, the workforce returns faster after climate disruptions—reducing downtime and protecting business reputation.



Inclusion Strengthens Supply-Chain Resilience

Gender inclusion enhances resilience by diversifying suppliers and stabilizing local sourcing.



Inclusion Unlocks Finance and Market Access

Businesses gain access to investment, new markets, and sustainable finance mechanisms.



Inclusion Strengthens Community Relations and Reputation

Partnering with women's groups and engaging communities fosters reputation, strengthens local relationships, and supports long-term business success.



When Inclusion is Strengthened, Businesses Perform Better

Evidence from Fiji and comparable small island economies demonstrates that greater inclusion, particularly for women, delivers measurable business advantages. Enterprises with diverse and balanced leadership and equitable workplace systems consistently outperform their peers across profitability, innovation, operational resilience, and staff retention (Equality in Tourism International 2025). In tourism, which relies on human connection for service quality and reputation, these advantages are amplified. Workplaces that prioritize equity and inclusivity and that offer fair pay, safe transport, flexible leave, equitable advancement pathways, and responsive approaches to gender-based violence build loyalty and operational stability. When women participate in decision-making, enterprises anticipate risk more accurately and maintain service continuity through crises (Acanga 2025). Furthermore, inclusive design, such as solar-powered cold storage managed by women's groups, and accessible rainwater systems and muster points, converts technical upgrades into equitable resilience (ActionAid 2024).



Diversity Results in Greater Innovation, Productivity, and Profit

Companies with diverse leadership teams are 25 percent more likely to achieve above-average profitability compared to those with less diverse leadership (McKinsey 2020). Funds with gender-balanced senior investment teams generate returns that are 10 percent to 20 percent higher than others. A comprehensive study by the International Labor Organization found that nearly three-quarters of companies tracking diversity initiatives reported profit increases of between 5 percent and 20 percent (International Labor Organization 2019). While portfolio companies with gender-balanced leadership teams are not associated with a deterioration in financial performance. (International Finance Corporation 2025). For a sector that contributes nearly 40 percent of Fiji's GDP, such gains at the enterprise level in tourism translate into measurable macroeconomic benefits (Fiji Ministry of Finance 2024).



Inclusive Practices Expand Talent Pools and Strengthen Retention

Companies implementing diversity initiatives report enhanced creativity (with studies showing up to 59 percent increases in innovation and openness), strengthened organizational reputation, and improved ability to attract and retain talent (Catalyst 2020). In Fiji's competitive tourism labor market, a stable workforce can positively impact service quality, making it a critical advantage (Catalyst 2020). Businesses offering equitable workplaces, safe working conditions, care-responsive policies, and pathways to leadership reduce turnover costs, preserve institutional knowledge, and maintain higher service standards.



Inclusive Practices Result in Faster Reopening and Lower Recovery Costs After Natural Disasters

Female workers, in particular, value employers that address practical barriers such as childcare support, safe transport, flexible scheduling, and protection from harassment (Government of Fiji 2023). When these needs are met, women return to work more quickly after severe weather events, contributing to faster business recovery and sustained operations (UN Women 2025). Conversely, businesses that neglect these dimensions face prolonged staff shortages, training costs, and reputational damage. Economic analyses for small-island tourism indicate that climate-related disruptions (including cyclone damage, flooding, and heat stress) materially reduce occupancy, raise insurance and operations and maintenance costs, and depress earnings over multiple seasons (Hospitality Investor2024). Reef-dependent operators face compounding risk from coral bleaching and coastal erosion. Integrating inclusive practices and climate adaptation mitigates these losses and can deliver productivity and retention gains that persist beyond recovery cycles.



Inclusion Strengthens Supply-Chain Resilience

At the value-chain level, inclusion, especially for women, enhances resilience by diversifying suppliers and stabilizing local sourcing (IFC 2024).

Many women-led micro and small enterprises in Fiji (farmers, fishers, artisans, caterers, and transport providers) supply the tourism sector with essential goods and services. Supporting their participation through access to finance, training, and procurement opportunities not only expands livelihoods but also reduces dependency on imported inputs that are vulnerable to global disruption (Asian Development Bank 2020).

Research indicates that women-led enterprises demonstrate lower loan default rates and higher repayment discipline compared to male-led businesses, making them reliable partners for sustained commercial relationships (World Bank 2024). Inclusive supply chains represent a practical form of climate adaptation, anchoring tourism's economic footprint more firmly in local communities while spreading financial risk across a broader base of resilient suppliers (IFC 2024).



Inclusive Practices Improve Market and Finance Access

As investors place increasing emphasis on climate resilience, governance and gender-responsive practices as indicators of good governance, risk management, and long-term sustainability, businesses that integrate these elements may be better positioned to access private capital, sustainable finance and emerging investment opportunities. Inclusive climate action therefore supports not only resilience outcomes but also investment readiness. International financiers are increasingly prioritizing environmental, social, and governance (ESG) performance in lending and partnership decisions (UN Tourism 2024). Tourism operators demonstrating workplace diversity make themselves eligible to access sustainable finance mechanisms, impact investment, and ethical tourism markets that reward social responsibility. (Pacific Trade Invest New Zealand 2024).

For Fiji's tourism sector, adopting inclusive practices positions businesses to access emerging financing mechanisms, including gender bonds, climate adaptation funds with social inclusion criteria, and blended finance structures that reward enterprises demonstrating both environmental and social performance (ICMA, UN Women, & IFC 2021). This dual alignment – meeting climate targets while advancing gender equity – opens financing pathways that remain inaccessible to businesses pursuing only technical adaptation (Green Climate Fund 2023).



Inclusion Strengthens Community Relations and Reputation

Inclusive practices in Fiji's tourism sector, such as partnering with women's groups and engaging communities in meaningful decision-making, strengthen community relations and enhance business reputation. By actively supporting women's leadership and addressing practical barriers like childcare, safety, and flexible work options, tourism operators demonstrate respect and inclusivity, which builds trust with local communities. These relationships foster a stronger social license to operate, improve destination image, and contribute to more resilient recovery after weather-related disruptions, as women are able to return to work faster and sustain business continuity (UN Tourism 2022).



The business case is clear: inclusive climate action should not be separate from the core operations of tourism businesses; it should be a strategic investment that strengthens financial performance, operational resilience, workforce stability, and market positioning.

TABLE 1

Key Insights: Business Outcomes of Inclusive, Climate-Resilient Practices

Dimension	Inclusive Mechanism	Observed Business Effect
Stronger Economic Performance	Gender-diverse leadership and equitable workplace systems	Higher innovation, productivity, and profit margins (5-25% improvement)
Operational Continuity	Inclusive risk and disaster planning with gender-responsive staff support	Faster reopening and lower recovery costs after climate events
Supply-Chain Resilience	Support for women-led MSMEs through inclusive procurement and finance access	Stable local sourcing, reduced import dependence, and lower supplier default risk
Market and Finance Access	Transparent gender reporting and ESG-aligned practices	Greater investor confidence, access to sustainable finance, and entry into ethical tourism markets
Talent Attraction and Retention	Care-responsive policies, safe workplaces, equitable advancement, and violence prevention	Expanded talent pools, reduced turnover, and higher service quality (57% improvement in retention)
Improved Community Relations and Reputation	Partnerships with women's groups and inclusive community engagement	Stronger trust, enhanced destination reputation, and sustained social license to operate



3. Key Findings

Climate resilience and inclusion in Fiji's tourism sector

This chapter presents the main findings from surveys, interviews, and focus group discussions with tourism operators and supporting organizations across Fiji's key destinations. It explores how businesses are experiencing and responding to risks such as cyclones, flooding, drought, and coastal erosion, and how inclusive practices can shape those responses. The findings are organized into two parts: the first examines how tourism operators are integrating inclusion into climate risk management, workforce systems, and community partnerships; the second highlights how supporting organizations are embedding equality and social inclusion into climate policy, finance, and coordination frameworks.

BOX 9

Key Insights: Tourism Industry Perspectives

Climate disruption affects women and men differently across Fiji's tourism sector, reflecting entrenched social roles and economic inequality.



- ✓ **Nearly nine in 10 businesses** report more intense and frequent severe weather, with volatility now the norm.
- ✓ **Over 80% have experienced financial losses** from climate events, including lost revenue, repairs, and rising insurance costs.
- ✓ **Women carry heavier care and household responsibilities**, delaying their return to work during disaster recovery periods.
- ✓ **Men face higher physical risk** through repair, clean-up, and security roles following disasters.
- ✓ **Most businesses provide staff support** during severe weather events, including wage continuity and emergency loans.
- ✓ **Limited access to finance and training, and limited involvement in decision-making** slows women's business recovery and return to work after disasters.
- ✓ **Emotional stress and anxiety are widespread**, especially among women managing family welfare under prolonged uncertainty.
- ✓ **Climate events expose wider inequalities** across age, disability, ethnicity, and sexual identity within the tourism workforce and surrounding communities.
- ✓ **People with disabilities face barriers** to evacuation, communication, and safe shelter during disasters.
- ✓ **Older adults and young workers** are particularly vulnerable to isolation, job disruption, and loss of income stability.
- ✓ **LGBTI+ employees** often experience exclusion in shared accommodation or relief spaces, limiting their access to safety and support.
- ✓ **Less than half of businesses** have formal gender equality policies, while smaller operators use informal practices like veilomani (mutual care).
- ✓ **Only 50% of businesses** consider gender or inclusion when planning climate initiatives, a critical gap in equitable adaptation.

3.1 Tourism Operators: Current Practices and Emerging Lessons

Tourism operators across Fiji are responding to climate change through inclusive practices. This section highlights how rising climate risk, evolving roles for women and other underrepresented groups, and stronger community partnerships are reshaping operations, workforce systems, and local collaboration across the sector. Findings show how enterprises are adapting in real time: protecting staff, maintaining guest safety, and linking business continuity to collective well-being. From diverse disaster committees to community clean-ups and local procurement, tourism operators demonstrate that inclusion is increasingly being considered in how resilience is built across the sector.

3.1.1 Climate Risk

Fiji's tourism sector now operates in a state of permanent climate volatility where extreme weather has become a defining feature of business life. Nearly nine in 10 tourism businesses say they have witnessed a sharp rise in the intensity and frequency of severe weather over the past five years, underscoring the accelerating climate risks confronting the industry. Across the country, respondents described more frequent floods, heavy rains, and sea swells that have forced constant re-planning around risk. In one location, operators have also begun facing extended drought and fire events – an unusual phenomenon in a predominantly humid environment.

Mutual care reinforces workforce loyalty and stability during crises. Many operators described continuing wages, food, or temporary housing for staff through prolonged shutdowns. Data reinforce this exposure: 81.2 percent of businesses reported financial impacts and 87.5 percent provide staff support during extreme weather, confirming high awareness of climate-risk, tangible financial losses, and active staff protection measures across the sector.

Cyclones, floods, and coastal erosion are now accepted as recurring conditions rather than exceptional events, a shift that has made 'weather literacy' an essential management skill. Operators across all regions described learning to anticipate and adapt to changing weather patterns as part of normal operations. This widespread recognition of climate risk confirms the sector's direct and ongoing exposure and signals a mindset shift from response to continuous climate adaptation. Many enterprises rely on informal adaptation measures, such as repositioning storage facilities, diversifying suppliers, and coordinating with nearby villages for evacuation and logistics. These locally driven solutions fill the gap where formal preparedness systems are limited, demonstrating the value of community partnership and practical resilience over policy alone.

BOX 10

Financial Impact and Staff Support



81.2%

Of businesses reported financial impacts



87.5%

Provide staff support during extreme weather

Confirming high climate-risk awareness, impact and support across the sector.

Changes to the climate are already affecting the bottom line, driving new costs and exposing business vulnerabilities. Over 80 percent of tourism businesses have experienced financial losses from climate events in the past five years. Reported impacts include direct revenue losses from cancellations and closures, infrastructure repair costs, operational continuity expenses during recovery, supply chain premiums for emergency procurement, and losses in staff productivity. Additional effects include reputational damage from service interruptions and escalating insurance and compliance costs that erode margins, especially for small enterprises (many of which are women-led).

“For us, it’s mostly the loss of revenue. During [the] rainy season and bad weather, it directly impacts our dive and snorkel tours, where we have to cancel trips, sometimes for days. Also, it sometimes affects our accessibility in terms of road access when tourist comes down to our dive bay.”

Ocean Ventures Fiji

Tourism operators increasingly recognize that diversity and inclusion are central to climate-related business and community resilience. Around three-quarters of surveyed enterprises identified a clear link between climate change and gender equality or social inclusion, indicating a growing understanding that climate action must also address social dimensions of vulnerability and recovery. Several operators also noted growing intergenerational collaboration, with younger staff leading digital communication, social media updates, and guest coordination during emergencies, expanding the sector’s definition of inclusion to incorporate generational diversity. Awareness is strongest among large resorts and small accommodations, where all respondents (100 percent) acknowledged the connection between inclusion and resilience. Most community-based and transport operators showed similar insight (75 percent), while medium-sized resorts and mixed businesses were evenly divided over whether inclusion and climate resilience are connected. Many enterprises link inclusion to their recovery and resilience

initiatives, involving women, youth and community groups in clean-ups, replanting, and sustainable farming.

“The biggest impact was the roads. As soon as we get heavy rain, then the roads can get really degraded fast... wear [is] terrible [on] vehicles, extra costs in terms of punctures etc. So operational costs is a big one ... we have to make sure that our guide training is on point in terms of these kinds of risks.”

Talanoa Treks

Inclusive teams recover faster and bring broader capability to crisis response. Businesses described how gender balance strengthens coordination, problem-solving, and empathy under pressure. Women often lead actions that sustain people and operations, managing food, welfare, and family support, while men tend to focus on physical repairs and logistics. A small minority expressed uncertainty about the connection between inclusion and climate, highlighting the need for continued awareness and discussion. Many research responses emphasized that gender equality and diversity drive trust, community engagement, resilience, and stronger teamwork – all essential foundations for effective climate resilience.

“10 years ago, cyclone season was a 4 month period, now its 6 months. There is a lot of changes in the river. Rainfall has been more and causing erosion in the river. Weather is getting more severe and unpredictable.”

Namosi Eco Retreat

3.1.2 Gendered Impacts

Tourism operators recognize that impacts of a changing climate are not the same for everyone – women and men experience extreme weather in distinct ways.

Three-quarters of surveyed businesses (75 percent) reported that extreme weather affects women and men differently, showing strong awareness of how social roles and economic inequalities influence vulnerability. Large resorts and medium-





sized operations showed complete awareness (100 percent), while recognition was lower amongst community-based operators (33 percent). This pattern suggests that formal business structures facilitate gender analysis, while informal operators, despite being deeply affected, may lack frameworks to analyze these dynamics. Respondents identified unequal care burdens, occupational exposure, limited financial access, and emotional stress as the main factors driving these differences. These impacts are further intensified by the gender inequalities that persist across Fiji's workforce and communities.

“Women often bear the primary responsibility for childcare and looking after the elderly, meaning their ability to return to work or participate in clean-up efforts can be delayed as they prioritise family needs.”

Urata Lookout Cafe

Women in Fiji's tourism sector are not only experiencing the effects of a changing climate, they are also shaping the solutions.

Across rural communities in Rakiraki, women are leading food-security initiatives, managing gardens and composting systems that keep families fed and land productive, while their partners and neighbors restore nearby reefs and shorelines. Women's collectives are also turning organic farming and low-waste cooking into visitor experiences that share local knowledge and demonstrate sustainable living. Within larger tourism enterprises, women in senior roles are driving fairer employment and promoting the advancement of other women, including a marine-based operator where nearly one-third of staff are women now working in jobs that were once reserved for men.

Roles are also shifting as women and men share new responsibilities in climate preparedness and recovery.

Across Suva, the Mamanuca islands, and other tourism hubs, staff describe a more balanced approach to emergency coordination, with women and men jointly securing facilities and managing response teams. In eco-resorts and community-based enterprises, women have stepped into more prominent

roles in communication, logistics, and volunteer management, transforming traditional care responsibilities into recognized leadership strengths that enhance collective resilience.

“Cyclone or heavier, why is it that only men have to go out and secure the building? We all go now; we all have families to protect.”

Nanumi Au Eco Village

Despite these gains, care responsibilities outside of the workplace continue to impact women's workforce recovery after disasters.

Whilst there is a clear appetite for both women and men to take on non-traditional roles in day-to-day operations, there is a persistent tendency to revert to traditional gendered roles during crises and their immediate recovery. When schools close or transport systems fail, female employees prioritize the safety of children and elders, often postponing their own return to work. Managers from Nadi and Rakiraki describe women looking after the home first, then coming to work to clean up, highlighting how domestic and workplace duties collide during disaster recovery. This dynamic creates a gendered job-security gap, with men resuming work while women absorb the cost of unpaid care, slowing both household and enterprise recovery.

“For our staff, there is a lot of worry and anxiety feeling if their family is based in the mainland... about their children, house and their older parents.”

Blue Lagoon Resort

While women shoulder sustained domestic and emotional strain, men face greater physical risks during weather event preparation, and during recovery.

It is a sector-wide expectation that male staff secure buildings, clear debris, and repair damaged infrastructure, roles that increase the risk of injury and exhaustion. These visible hazards contrast with women's continuous but less recognized labor managing food, family care, and coordination. Together, they represent two interdependent forms of vulnerability: physical risk and invisible, ongoing emotional burden.

BOX 11

Women and Men Experience Disasters Differently



Women shoulder care, food, and emotional recovery roles; their work hours and earnings drop longer after events.



Men often handle repairs and physical safety measures.



Emotional stress, job insecurity, and domestic burdens weigh disproportionately on women.

Limited financial resources and liquidity mean women-led enterprises recover more slowly after climate shocks. Women who lead their own microenterprises or who act as informal suppliers often prioritize household recovery before restarting business operations, reducing liquidity and extending recovery timelines. Restricted access to credit, mobility, and financial services amplifies these setbacks, particularly for women operating outside the formal employment system. Repeated climate shocks further erode savings and access to affordable credit, while rising insurance costs make coverage unattainable for many. As a result, recovery often depends on informal savings and community support. In addition to acute disasters, slow-onset pressures, such as coastal erosion, saltwater intrusion, and prolonged dry spells, undermine water, food, and transport reliability, expanding women's unpaid labor and delaying access to paid work in supply chains that sustain tourism, such as agriculture, fisheries, and handicrafts.

“Our male staff are typically involved in the immediate, heavy physical work of clearing trails and repairing homes. This puts them at higher physical risk.”

Muanivatu Trails

Mental health and psychosocial support remain underrecognized components of disaster recovery, yet they have clear gender dimensions that influence workforce stability. Tourism employers observed distinct differences in how men and women experience psychological stress after extreme weather events. Women report sustained anxiety over family welfare, food security, and the safety of dependents, particularly among staff working on remote islands who are separated from their dependents during disasters. Men tend to concentrate on immediate problem-solving but often internalize stress tied to their roles as providers and protectors. These invisible emotional pressures can persist long after operations resume, quietly undermining morale, focus, and long-term workforce recovery. Changed behaviour in the workplace can provide a signal to managers to explore further when support needs are initially refused, left unspoken, or require special consideration for individuals with unique circumstances.

“Women frequently express deeper concerns about long-term food security, water quality, and the emotional well-being of their families.”

Mana Island Resort

3.1.3 Intersecting Vulnerabilities

Climate disruptions affect tourism workers in multiple ways and gender, age, and social identity can shape how different groups experience these impacts.

Survey data confirm that tourism businesses recognize these differentiated impacts. Half of respondents (50 percent) identified children and young people as especially affected, often because of school closures or due to online teaching adaptations creating new challenges with connectivity and cost of data to participate) increasing childcare demands and delaying women's return to work. Forty-four percent of respondents identified older adults as a group facing specific disadvantages during climate events – particularly difficulties evacuating or accessing essential medication, while 39 percent reported that people with disabilities face compounded mobility and communication barriers during disasters. Similar numbers (39 percent each) highlighted ethnic minorities and LGBTI+ people as experiencing additional disadvantages, including language barriers and discrimination risks due to the absence of inclusive shelters.

During urban flooding or power outages, navigating the city or even within our hotel can become difficult for guests or staff with mobility impairments. Emergency communication needs to be adaptable (e.g., visual alerts). Evacuation plans must specifically account for assisted evacuations.”

Peninsula Hotel

Respondents emphasized that these vulnerabilities frequently overlap.

Hardships are amplified when isolation, damaged infrastructure, and social norms intersect. Women within these groups often face the most complex barriers – older women are less mobile and carry caregiving duties after disasters, while women with disabilities are frequently excluded from safety planning and emergency drills. These intersectional dynamics reinforce existing inequalities and delay recovery for those already balancing domestic and economic responsibilities.

Young workers also face financial strain, as limited savings and weakened job security slow recovery once income is lost and, where workers have relocated away from their support networks for jobs, housing and food security risks increase.

“Ira na qase [Elders] and those with disabilities often face immense bolebole [difficulties] during evacuations; they need more specialized veivuke [assistance] and accessible shelters... What works well for us is our veilomani – our community spirit in resource sharing and checking in with each other makes us stronger.”

Yawekata Eco Still Bluewater Resort

Climate shocks reveal a spectrum of workforce exposure that businesses are only beginning to address.

Older adults and people with disabilities are the most physically exposed during cyclones and floods, particularly where roads, shelters, and transport become inaccessible. Evacuation is especially difficult for staff needing assistance, and most smaller businesses lack formal protocols to support them. A few operators have begun mapping staff vulnerabilities and assigning response teams, while others use radio check-ins or shared transport with neighboring resorts to ensure safety before severe weather strikes. Power and communication failures in rural and maritime areas limit early warnings, leaving casual and part-time workers in those locations uncertain about safety and work arrangements.

“The Leaders reached out to them and provided necessary assistance, particularly [to] support young people and ethnic groups or LGBTQI+ individuals.”

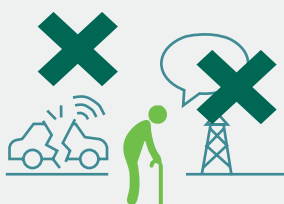
Intercontinental Resort

BOX 12

Broader Social Vulnerabilities



People with disabilities struggle with inaccessible shelters and communications.



Elders face isolation when transport and information fail.



LGBTQ+ staff or guests may feel unsafe in communal evacuation spaces.

Support systems for vulnerable staff are expanding, but access remains uneven across the tourism sector.

Around 60 percent of enterprises continue wages or offer small loans to staff during disasters, 53 percent provide transportation support, and one-third allow flexible work arrangements. However, only 20 percent offer counseling or trauma support, and 13 percent provide medical or adaptive-communication assistance. Community-based enterprises rely on mutual care (*veilomani*)² to meet immediate needs, but goodwill alone cannot guarantee equitable support. Without structured planning, employees with multiple vulnerabilities are often the least protected. Respondents also highlighted emotional well-being as an emerging concern, particularly for older staff, women with dependents, and workers isolated on outer islands during recovery. Few businesses have psychosocial support systems, leaving these groups with unmet needs that can prolong stress and hinder their return to work.

Inclusive and culturally grounded approaches are proving to be the most effective for equitable and sustained recovery.

Enterprises that collaborate with village councils, traditional leaders, and community structures such as *turaga-ni-koro* (village heads),³ women's committees, and youth groups report smoother coordination and higher staff engagement in preparedness and recovery. Beginning policy or adaptation decisions through these local mechanisms embeds cultural legitimacy and strengthens both gender and climate inclusivity. Respecting communal systems while embedding inclusive business practices bridges gaps in formal planning and provides visibility to vulnerable groups. In indigenous Fijian communities, shared labor, kinship, and collective care provide strong social protection; however, these systems require reinforcement through clear communication, targeted training, and accessible recovery tools.

² '*Veilomani*' as used in the consultations, can be defined as platonic love or mutual care, used specifically in the context of communal behaviors.

³ '*Turaga-ni-koro*' is the title of the village headman (rarely a woman but has precedent) who has responsibility under customary protocols for pastoral and spiritual care of the village and making sure all community needs are addressed.

BOX 13

Who Faces the Greatest Risk?



50%

Children and young people

- School closures disrupt education and increase childcare duties
- Psychological stress after major storms
- Young workers have limited savings for recovery post-disaster



44%

Older adults

- Difficulty evacuating and moving around during emergencies
- Disrupted access to medical care and medication
- More likely to experience isolation when communication fails



39%

People with disabilities

- Damaged roads and buildings reduce accessibility
- Special evacuation help requires advance planning
- Hiring discrimination due to location challenges



39%

Ethnic minorities

- Language barriers
- Discrimination risk in accessing help or resources



39%

LGBTI+ people

- Safety concerns and discrimination in shelters
- Discrimination in aid distribution
- Limited inclusive recovery spaces in traditional contexts

Survey respondents noted that some groups experience multiple problems at once for example:

- People with disabilities face both mobility AND communication challenges
- Older adults lose both healthcare access AND social connections
- Young people lose education AND their parents lose work flexibility

Community solidarity remains a defining feature of tourism workplaces. In many small and family-run enterprises, mutual support extends beyond the workplace to surrounding communities, often guided by the principle of *veilomani*. For example, staff, managers, and neighbors share food, coordinate repairs, and use resort facilities as temporary shelters. While this collective ethic strengthens cohesion, its informality can lead to uneven protection, depending on leadership style, resources, or location.

“At our workplace, we provide transportation and also flexible leave or schedule especially if their homes nearby are badly damaged and will need time to fix it up. We also check-in and see if they [need] financial assistance if their homes are badly affected.”

Ocean Ventures Fiji

3.1.4 Workforce Protection and Recovery Capacity

Protecting staff has become a core element of business preparedness. Businesses increasingly recognize that preparedness encompasses not only protecting assets and infrastructure but also people and processes. Establishing written disaster-readiness plans that include wage continuity, safe housing, transport coordination, and psychosocial care can help standardize responses across enterprises. Designating gender-balanced disaster committees and maintaining clear communication channels between staff and management during disruptions also reinforces trust and reduces uncertainty.

“At our workplace, we provide transportation and also flexible leave or schedule especially if their homes nearby are badly damaged and will need time to fix it up. We also check-in and see if they [need] financial assistance if their homes are badly affected.”

Ocean Ventures Fiji

Extreme weather frequently tests both the operations and the workforce of Fiji’s tourism industry. Survey results confirm that most tourism businesses extend multiple layers of support during and after disasters. The most common actions include continued wages or emergency funds, flexible leave, transport assistance, temporary accommodation, and emotional or counseling support. Nearly nine in ten businesses (87.5 percent) report providing some form of staff assistance during extreme weather events, evidence that employee welfare is now viewed as essential to both recovery and morale. These practices reflect a growing understanding that staff well-being is both a social responsibility and a precondition for operational continuity.

“When there’s a cyclone we lose money for weeks, no guests, no flights, but we still have to pay the staff something.”

Yatu Lau Hotel

Staff protection in Fiji’s tourism sector varies, with approaches shaped by business size and how each enterprise organizes its support systems. Enterprises across the sector describe similar approaches depending on their scale and resources. Larger properties tend to rely on formal disaster committees and human resources procedures, while smaller and community-based operators depend on leadership initiative and local solidarity. Financial and logistical assistance are the most common ways tourism businesses support staff during crises.

“After the floods we provided food and stayed open just to keep people earning something.”

Tanoa Rakiraki Hotel

Financial and logistical assistance are the most common ways tourism businesses support staff during crises.

About 60 percent of businesses provide financial (wage) continuity, advance pay or small loans to staff, 53 percent offer transport assistance, and one-third implement flexible scheduling or leave arrangements during recovery. Transport assistance takes many forms, including arranging boats, cars, or buses for staff; adjusting work schedules to account for damaged infrastructure; and adapting routes to local geography. Other supports include providing meals or accommodation when travel becomes impossible, and supporting home or village repairs. These measures have particular significance for women, who are more likely to face increased care responsibilities when schools close or household clean-up demands escalate, and who therefore rely more heavily on flexible scheduling, transport support, and continuity of wages. Flexibility remains a core value, particularly for parents when schools close or for staff responsible for household clean-up. For many women, such flexibility directly reduces the pressure of balancing unpaid care work with employment, and enables a safer and more sustainable return to work after extreme weather events. These measures help ensure that employees can rebuild homes, care for dependents, and return to work safely once conditions stabilize.

Psychosocial and medical support remain limited across Fiji's tourism sector.

Emotional and health needs are still the least developed aspects of workforce recovery, with only 20 percent of tourism businesses offering counseling or trauma assistance, and just 13 percent providing help with medical or adaptive-communication needs. Mental health remains one of the least addressed aspects of disaster recovery, even though managers acknowledge that staff experience anxiety, exhaustion, and emotional strain long after operations resume. Healthcare support is similarly limited, with most enterprises lacking procedures for staff who lose access to clinics or medication during emergencies. Communication barriers, particularly for workers with disabilities or language differences, further limit inclusion during crisis response.

“Prioritise the well-being of your staff and their families, as their resilience supports your business resilience.”

Urata Lookout Café



BOX 14

Key Insights: Different Support Needs

Women's Specific Support Needs



Care-Related Support

- Childcare arrangements during school closures and disruptions
- Flexible work hours to manage family recovery responsibilities
- Support with caregiving roles for children and elderly



Workplace Environment

- Mental health support and stable work environment
- Safe sanitation facilities (resort environments)
- Safe transport access for commuting during recovery

Recovery Assistance

- Direct aid for household repairs while managing care duties
- Support that alleviates caregiving burden to enable work participation



Men's Specific Support Needs



Physical Recovery Resources

- Building materials and transport access for repair work
- Tools and resources for physical recovery and reconstruction
- Clear leadership and coordination for dangerous clean-up efforts



Workplace Flexibility

- Flexible leave to return home for repair and cleanup work
- Assistance with home repairs to enable return to work
- Access to materials for rebuilding personal and community infrastructure



Universal Specific Support Needs



- Access to clean water and food
- Secure housing arrangements
- Community support and reassurance about livelihoods
- Financial stability and continued wages





3.1.5 Guest Welfare

Guest welfare has emerged as a defining measure of disaster readiness. The operational realities of safety, reputation, and business continuity are increasingly being linked to the moral duty of care. Tourism operators across the country consistently describe the protection of guests during cyclones, floods, and power outages as both a humanitarian obligation and a requirement for business continuity. The ability to keep visitors safe and communicate clearly during disruptions determines both immediate outcomes and long-term trust in Fiji as a destination. Many participants explained that guest management has become an integral component of disaster-readiness systems, developed through experience and reflection rather than external training. This duty of care can come at a cost however, as local tourism businesses spoke of lost sales for activities and handicrafts when visitors are held back to shelter when bad weather arrives.

Communication during crises tests both systems and people. Across coastal and island properties, staff explained that emergency communication often begins with limited warning, forcing frontline employees to shift from hospitality to emergency coordination within minutes, while navigating language differences, timing, and reassurance to maintain guest safety and confidence under pressure. Smaller and medium-sized businesses rely on personal reassurance: managers brief guests face-to-face, translate weather information for both staff and guests, and organize safe transport when conditions permit. Larger hotels operate with formal procedures, designated emergency teams, and printed or digital information for guests, yet still depend on calm, interpersonal communication to maintain order and confidence. In community-based resorts, operators described hospitality itself as a form of protection, providing food, shelter, and reassurance to visitors unfamiliar with tropical cyclones, floods and other severe weather events.

Preparedness is evolving from physical protection toward equitable care for all travelers. Awareness of inclusive needs among guests demonstrates growing sensitivity to the distinct requirements of women traveling alone or with children, older guests, persons with disabilities,

and LGBTQI+ travelers. Women with children may need privacy, safe sleeping arrangements, and support with childcare during sheltering. Older adults and people with disabilities often require accessible facilities, medication storage, and assistance moving between buildings during heavy rain or high winds. Managers also highlighted the importance of inclusive language and respectful conduct to ensure that temporary shelters and dormitories are safe and welcoming for all guests.

Rising traveler concern about climate risk is reshaping market behavior. Perceptions of preparedness now influence destination choice and competitiveness, with operators observing that more guests are asking about cyclone procedures, backup power, and insurance coverage before booking. These inquiries, once rare, have become more common, particularly among senior travelers and those travelling with children, with some properties reporting visitors rescheduling trips to avoid cyclone months. For many managers, this heightened awareness presents both a challenge and an opportunity: transparent communication about safety measures reinforces trust and strengthens Fiji's reputation for reliable, responsible hospitality.

Empathy and inclusive practices among staff are the most reliable determinants of guest safety and trust. Across properties of every scale, teams that communicate clearly, anticipate diverse needs, and act decisively under pressure transform emergencies into demonstrations of care. Staff preparedness and emotional assurance often determine how visitors experience crises and how they recall Fiji afterward. The evidence confirms that human capability and physical infrastructure together define the effectiveness and credibility of disaster response in tourism.

During urban flooding or power outages, navigating the city or even within our hotel can become difficult for guests or staff with mobility impairments. Emergency communication needs to be adaptable (e.g., visual alerts). Evacuation plans must specifically account for assisted evacuations.”
Peninsula Hotel

3.1.6 Workforce Development and Women's Leadership

Business size determines whether formal inclusion policies exist

Formal equality and inclusion policies are unevenly adopted across Fiji's tourism sector. Adoption varies by business type and structure: larger or more formal enterprises are more likely to have written frameworks covering anti-discrimination, harassment prevention, and family-friendly benefits, while smaller and community-based operators often rely on informal practices. Overall, 43.8 percent of enterprises have a formal gender equality or inclusion policy, the same proportion report having none, and 12.5 percent are unsure whether one exists. Among those with policies, 62.5 percent rate them as effective in supporting women and underrepresented groups, 18.8 percent believe they need improvement, and another 18.8 percent are uncertain about their effectiveness.

"The top jobs are still mainly men; women lead departments but not the hotel."

Yatu Lau Hotel

Gender inclusion is maintained through both structured and informal systems. Larger organizations rely on structured policy frameworks to institutionalize equality, often perceived as 'fairness', while smaller operations sustain inclusion through cultural mechanisms, open communication, and leadership example. While inclusion practices are present throughout the tourism sector, their consistency and form vary by business structure and available resources. Communication approaches also vary with business size and type. Larger businesses generally use structured systems, including formal induction, manuals, and scheduled training, to communicate policies and expectations. In contrast, small and community-based enterprises rely on *veilomani*, informal and open dialogue, and management by example. Both seek equity and inclusiveness, but small enterprises typically offer less formal and less consistent messaging and practices.

"We talk about climate, not just operations – the women bring ideas about food storage and water use that men don't think of."

Owl's Nest

Workplace inclusion often functions effectively even in the absence of formal policy. Female workers continue to raise concerns about security, especially in relation to commuting and accommodation arrangements, and some experience subtle workplace harassment compounded by limited complaint mechanisms. However, a shift toward inclusion is emerging. Most enterprises demonstrate improving workplace culture through cooperation, communication across languages, and participatory decision-making, which strengthen confidence and morale. Standard operating procedures and regular, consistently delivered training also help reduce assumptions that either men or women are naturally better suited to specific roles. Where leaders actively model respect and fairness, inclusion becomes embedded in daily operations and organizational culture rather than dependent on documented procedures.

"During a recent community clean-up after a cyclone, having men and women work together, with women organising food and supplies while men focused on heavy lifting, showed the strength of our collective effort."

Nukubati Island Resort

There is broad awareness of gender and inclusion issues, but variation in how they are managed. Most businesses report at least one inclusion policy – typically addressing non-discrimination, flexible work, or mental health – and many provide mentoring or staff development programs. International hotel chains, such as the InterContinental Fiji, actively celebrate diversity through initiatives like Pride Month. Cultural-sensitivity training and family-violence support are also emerging as features of good workplace practice.



Most Tourism Businesses Mentor, Train, and Advance Women

Workforce training and leadership development are widely practiced across Fiji's tourism sector. Survey data show that 75 percent of enterprises provide some form of leadership training or mentoring for staff, and 87.5 percent specifically prepare women for leadership roles through dedicated programs. More than half (56.2 percent) incorporate gender inclusion into recruitment, promotion, or training processes. These findings suggest that attention to women's professional advancement is present across a large proportion of businesses, regardless of location or ownership type.

Training opportunities vary according to business size and available resources. Larger enterprises are more likely to operate structured and branded leadership programs, sometimes delivered across multiple departments or cohorts in the same year. Smaller businesses focus on cross-skilling a limited number of staff to ensure operational flexibility, while community-based enterprises show wide variation – some provide ongoing mentoring and informal training and others have no formal programs in place.

3.1.7 Inclusive Procurement

Inclusive procurement operates as both a social inclusion and resilience strategy. By embedding local and inclusive sourcing within daily operations, businesses can maintain supply stability, foster community goodwill, and enhance their capacity for a rapid recovery after disasters. The model demonstrates that social inclusion and operational resilience are mutually reinforcing, each strengthening the other within a sector grounded in community connection. Writing clear rules for inclusive procurement, such as fair quality standards and timely payment for women-led, disability-inclusive, and other community suppliers, helps keep supplies reliable after disruptions, speeds up recovery, and shares the benefits of resilience across local communities.

“We buy from the women in the village, they do the food and the crafts, that's how we keep it local.”

Owl's Nest

Local procurement is both an ethical and practical choice. Purchasing from women-owned, disability-inclusive, and community-based suppliers is an accepted practice. Most tourism enterprises, regardless of their location in urban, rural, or outer-island settings, consistently source goods and services from local producers and inclusive businesses. A majority 81.2 percent of businesses buy goods or services from women-led or disability-inclusive enterprises, and 87.5 percent engage directly with local communities, including women's groups and organizations supporting people with disabilities. This preference for local goods and services indicates that inclusive procurement is not determined by location or size but by culture, reflecting a collective belief that supporting communities strengthens both social license and business continuity.

“We always give the women groups first chance to sell to guests – food, souvenirs, entertainment – before we look outside.”

Tropica Resort

Procurement systems reflect business size and capacity, shaping how enterprises engage with local and inclusive suppliers. While the overall pattern is positive, the evidence reveals varied consistency and structure in local procurement. Large hotels and resorts maintain the most formal procurement processes, supported by corporate systems and compliance standards, but these can be constrained by inflexible supplier requirements or centralized purchasing. Small and community-based operators demonstrate the strongest integration of women's and local suppliers but rely on informal and trust arrangements. Medium-sized enterprises generally fall between these two models, citing limited supplier networks or procedural barriers as reasons for inconsistent engagement.

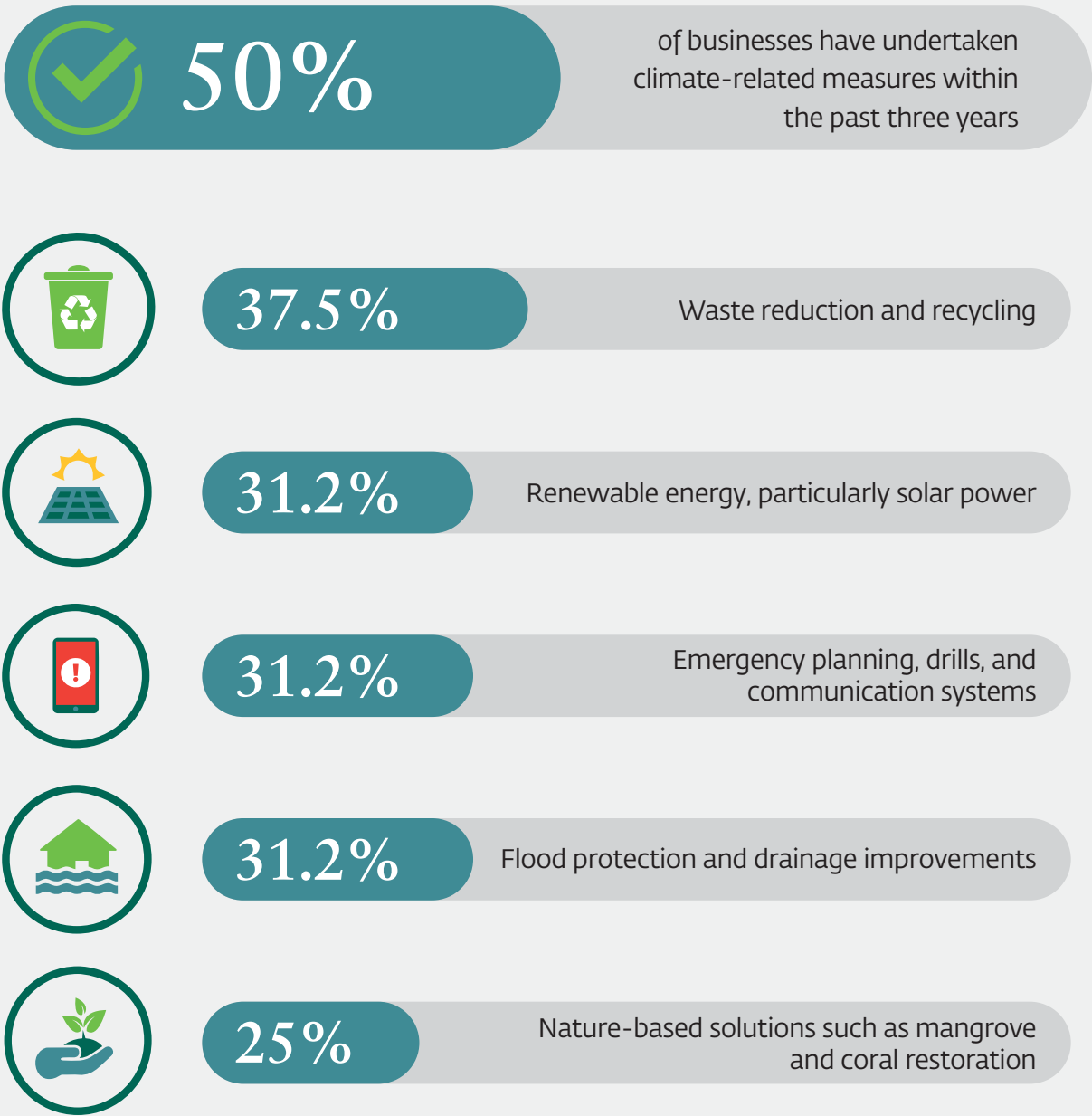
“Our suppliers are mostly from around here – farmers, fishermen, small shops. It's easier after a cyclone because they are close and we know them.”

Pehicle Tours

BOX 15

Tourism Climate Action Survey Findings

Climate Action Adaptation Widespread Across the Industry



3.1.8 Climate Action and Smart Development

Climate action is now common across Fiji's tourism sector. Survey findings indicate that 50 percent of businesses have undertaken climate-related measures within the past three years. The most frequently reported actions include waste reduction and recycling (37.5 percent), installing or using renewable energy such as solar power (31.2 percent), implementing emergency planning, drills, and communication systems (31.2 percent), flood protection and drainage improvements (31.2 percent), and nature-based solutions such as mangrove or coral restoration (25 percent). These results indicate that environmental management and preparedness are becoming common components of tourism operations across both mainland and island settings.

Energy, water, and waste management are the most visible areas of progress. Island resorts and community-based enterprises described replacing diesel generators with solar systems, installing rainwater tanks, and reusing greywater for gardens. Community-based and island enterprises have adopted these measures to reduce dependence on unstable power supplies and the cost of transporting fuel, while urban hotels focus on efficient lighting, energy monitoring, and water-saving systems to cut operating expenses. Waste reduction has become a widespread practice, with businesses phasing out single-use plastics, improving recycling, and sourcing locally to shorten supply chains and reduce emissions. Initiatives to become paperless through digitization and process streamlining also support waste reduction efforts. Measures that began as cost controls have evolved into part of everyday operating standards with environmental benefits.

“We’ve made significant investments in our solar power system. It now provides much of our electricity, reducing our carbon footprint and offering energy independence - especially being on a remote island.”

Yawekata Eco Still Bluewater Resort

Nature-based protection and restoration are central to local adaptation efforts. Operators in Rakiraki, the Mamanuca islands, and Vanua Levu described planting mangroves, leveraging traditional knowledge to restore coastal plants, building vegetated seawalls, and participating in coral restoration programs in partnership with local communities and NGOs. These initiatives frequently involve women's and youth groups who manage nurseries, collect seedlings, and support monitoring activities. Maintaining natural buffers has reduced visible shoreline erosion and strengthened cooperation between resorts and nearby villages. In several coastal areas, community networks that once mobilized for cyclone recovery now coordinate long-term replanting and coastal care.

Adaptation practices differ according to businesses' scale, location, and available resources. Remote island operators invest most heavily in physical resilience, such as cyclone-rated buildings, solar and water infrastructure, and emergency stockpiles, while businesses based in Suva and Nadi emphasize supply-chain flexibility and staff coordination. Larger resorts employ multi-layered strategies that combine infrastructure upgrades, backup systems, and workforce preparedness. Medium-sized operators focus on communication systems and supplier reliability, and small or community-based enterprises rely on traditional knowledge, seasonal observations, and neighborly support. Participants in smaller properties noted that resource constraints often limit upgrades to one system at a time, such as water or power, leading to gradual rather than comprehensive adaptation.

Emergency preparedness has improved across all business sizes but is uneven. Large hotels manage structured disaster plans and formal committees, while smaller enterprises rely on practical knowledge and seasonal experience. Some properties pre-position staff and essential supplies before major weather events, linking operational preparedness with direct community support. Regular drills, mobile messaging systems, and stockpiled essentials are

increasingly standard, yet climate risk is rarely integrated into financial or insurance planning. Internationally affiliated hotels apply corporate frameworks, but most small and medium enterprises adapt intuitively, guided by observation rather than technical assessment.

Women's inclusion remains a notable gap in the tourism sector's climate action. Half of the surveyed businesses considered the different needs of women or excluded groups when planning climate initiatives, while the remaining half did not. Women are central to environmental work such as waste management and mangrove planting, yet their representation in infrastructure and emergency planning decisions is limited.

3.1.9 Perception of Inclusion and Identity

Perceptions of inclusion within tourism workplaces vary according to business size and management structure.

Staff in small and community-based enterprises often describe open discussions and shared decision-making as part of their daily operations, whereas employees in large hotels experience more formal communication through defined reporting lines. These differences suggest that inclusion is shaped more by the structure of authority and organizational communication than by written policy. Managers across several enterprises noted that when women hold supervisory positions in day-to-day operations, teams tend to communicate calmly, coordinate tasks smoothly, and pay greater attention to staff welfare and practical logistics, such as scheduling and transport.

"We celebrate PRIDE month, one of our IHG Values is Celebrate Differences and Work Better Together."

InterContinental Fiji Golf Resort Spa

Fairness in recovery support has become a practical measure of trust. Employees closely observe how help is distributed after cyclones or floods, and confidence in management depends on whether that process feels transparent. Some enterprises now hold debrief sessions or circulate internal updates to explain decisions about assistance, accommodation, or leave during recovery.

These practices help maintain trust and reduce tension at times when workloads, emotions, and personal losses are high.

"[We are] constantly seeking to find the common ground between the cultural traditional perception [and] the ever developing and growing business adaptations... Culture is constant and uniform through the years while businesses are ever evolving."

Nanumi Au Eco Village

Environmental action has also become a source of workplace identity. Activities such as recycling, composting, saving energy, and replanting mangroves are seen by many teams as tangible evidence that the business acts on its stated values. This link between adaptation and mitigation actions and professional pride reinforces cohesion between staff and management, reflecting the same ethic of mutual care that underpins inclusion. While approaches differ across enterprises, those that combine open communication, gender-balanced supervision, and transparent recovery processes report the strongest sense of collective purpose and commitment among their teams.

"If we are not listening to our staff, we are only operating at half capacity."

Peninsula Hotel

"We need to teach everyone, especially our bosses, how climate change, gender, and fairness are all connected. We need better rules and guides to make sure our climate plans include everyone and consider how different groups are affected."

Peninsula Hotel





3.1.10 Information and Support Needs

Awareness is strong, but practical integration remains uneven.

The tourism industry shows a high level of understanding of climate and inclusion priorities, but limited integration into daily operations. Information flows are inconsistent, with gaps in interpretation, coordination, and accessibility. Awareness of risk is widespread, yet access to clear, timely, and actionable guidance is limited, creating an information environment rich in data but short on usability.

“By the time the warning reaches us, the sea is already rough.”

Tropica Resort

Throughout Fiji, respondents described similar patterns of fragmentation.

Across business sizes and locations, many receive weather alerts or forecasts without sector-specific direction that can help them act with confidence. In maritime and rural locations, resorts and tour operators often rely on radio, text messages, or word of mouth to make operational decisions. Connectivity failures and delayed alerts mean that critical choices, such as whether to close, evacuate, or shelter in place, are frequently made on incomplete information. Larger hotels connected to corporate or government networks receive alerts more directly yet still struggle to interpret technical bulletins and convert them into step-by-step actions. This disconnect leaves the sector simultaneously alert and uncertain.

“We get information about the climate, but not what to do with it.”

Tanoa Rakiraki Hotel

Businesses seek tools that turn awareness into action.

The call for practical tools was universal. Businesses need materials that bridge the gap between awareness and action: clear checklists, bilingual templates, and simplified guides that align with tourism realities such as guest safety, marine transport, and dispersed facilities. Generic national disaster plans rarely account for these operational complexities, forcing smaller enterprises to rely on improvisation and experience. Managers emphasized that information must be visual, concise, and easily shared across teams to sustain staff confidence during rapidly changing circumstances.

Training is most effective when it is short, applied, and delivered locally.

Workshops that are overly theoretical or removed from operations are seen as less effective than short, on-site sessions delivered through tourism associations or district networks. Priority areas include gender-inclusive crisis management, psychosocial support for staff, adaptation finance, and communicating with guests during extreme weather. In remote and island regions, short mobile or radio-based learning modules are recommended to ensure access when travel or electricity fails.

“Training needs to come to us, not the other way around.”

Wyndham Garden, Nadi

Peer networks are emerging as informal knowledge systems.

Experience is increasingly shared through social media chat groups and local association meetings covering topics such as insurance, repairs, and supplier recovery. Participation is uneven across Fiji's regions, and many northern and island-based enterprises, especially small, women-led, or community operators, feel disconnected from these circles. Broader inclusion in such exchanges would help translate knowledge about building resilience into routine practice. National agencies and institutions are viewed as supportive but distant, reinforcing the need for intermediaries that can localize information and adapt technical guidance into a practical operational language for tourism operators.

Businesses identified clear preferences for support materials.

Businesses identified clear and practical priorities for support and learning. Three-quarters highlighted the value of real-life examples from other enterprises and straightforward information explaining why inclusion matters. Almost two-thirds preferred simple checklists, while just over half favored templates such as sample policies or action plans. Half of the respondents also requested visual 'how-to' guides and accessible lists of funding or support programs. The same pattern was reflected in training needs: 75 percent called for staff training and information on inclusive climate-smart actions, 62.5 percent wanted improved access to finance or grants, and half emphasized the importance of peer learning and technical assistance or equipment.

BOX 16

Learning Tools Needed by Private Sector

When asked about support materials, respondents had clear preferences:



75%

Real-life examples from other businesses



56.2%

Templates (sample policies or action plans)



75%

Easy-to-understand information on why gender inclusion is important



75%

Visual "how-to" guides



62.5%

Simple checklists



43.8%

Lists of funding or support programs

BOX 17

Practical Support Needed by Private Sector



75%

Staff training



50%

Learning from other businesses (peer examples)



75%

Information on gender-inclusive climate-smart actions



50%

Technical support and equipment



62.5%

Access to finance or grants

3.1.11 Peer Learning

Peer learning has become the tourism sector's most effective pathway to resilience. Across businesses of all sizes, knowledge about inclusion and climate action spreads most effectively through direct observation and exchange rather than formal instruction. Resort managers, tour operators, and community enterprises routinely learn from one another by visiting nearby properties, sharing checklists, or discussing what worked after major storms. These exchanges, organized through local networks or association meetings, allow solutions to spread quickly without requiring extensive resources or formal training programs.

“Value local and traditional knowledge it’s crucial for understanding and adapting to environmental changes...Prioritize the well-being of your staff and their families, as their resilience supports your business resilience.”

Urata Lookout Cafe

Observation and experience drive innovation. After cyclones or floods, many businesses review neighboring sites to see how drainage systems, staff housing, or guest evacuation plans were handled. The process is practical and immediate: managers inspect, ask questions, and adapt lessons to their own settings. Seeing a system in practice builds confidence more quickly than reading about it, and this cycle of observation and adaptation has become a routine part of post-disaster reflection, turning individual lessons into collective learning.

“Reflect on climate impact chains - rigorously think about cause-and-effect relationships focus on no-regret actions towards inclusion - climate change-associated problems are inherently unpredictable so do things that are helpful across a range of situations.”

KokoMana Cocoa Farm and Chocolate Tours

Open dialogue is the foundation of shared learning.

Across the sector, *talanoa* (informal, inclusive conversation) is the most trusted way to exchange experience and coordinate decisions. Regular discussions between managers, staff, and communities build understanding of risks and reveal practical solutions that formal channels often overlook. Through *talanoa*, enterprises refine procedures, settle recovery priorities, and link individual insight to collective action. The approach connects technical learning with cultural practice, ensuring that inclusion is lived rather than prescribed. It is through this open dialogue that innovation circulates, lessons are remembered, and cooperation becomes instinctive.

Collaborative action and women's leadership reinforce this learning culture.

Enterprises increasingly plan and recover alongside nearby villages, sharing evacuation plans, replanting mangroves, and supporting community kitchens. These arrangements protect livelihoods, preserve trust, and shorten recovery time. Respondents view them as both social and strategic investments: when communities recover quickly, so do their workers and guests. Environmental initiatives such as solar lighting, composting and coral restoration, and practices such as local sourcing often begin as small, staff-led projects that expand into enterprise policy, while women-led teams have developed preparedness rosters, staff-care systems, and record-keeping tools that have since been adopted by other enterprises.

“Make your organization strong from the inside support your staff’s health and careers, giving everyone fair chances... Think big picture link your environmental work with your efforts to be socially responsible.”

InterContinental Fiji Golf Resort Spa

Associations and networks are starting to formalize peer learning.

Tourism associations and business groups are increasingly collecting and sharing examples of inclusive and climate-smart practices through meetings, newsletters, and online channels. Many enterprises support the development of a national platform to collect and showcase these examples, linking businesses, associations, and communities across regions. Storytelling and recognition have emerged as powerful motivators, spreading innovation through pride and shared achievement rather than compliance. Despite enthusiasm for sharing, much knowledge remains undocumented, and

smaller enterprises often lack the capacity to record and disseminate their experiences. Strengthening association systems and accessible digital platforms would help preserve these insights and turn informal information exchange into a continuous process of collective improvement.

“Build strong local relationships, with suppliers, community leaders, and your staff. This trust is your biggest asset during a crisis.”

Finding Islands

3.2 Supporting Organizations and Enabling Systems

Supporting policy, development, and civil society organizations across Fiji are advancing inclusive climate action in ways that can inform private sector practices.

Their experience shows that inclusion and climate resilience are now interdependent pillars of national stability, and that the same systems shaping Fiji’s climate governance also determine the country’s social and economic capacity. These approaches offer transferable lessons for tourism, demonstrating how coordinated policies, partnerships, and investment models can help businesses align operations with national resilience goals.

3.2.1 Shared Purpose

Embedding inclusion into systems, from screening and data collection to training and finance, shows how climate governance and social equity can reinforce each other, setting a model that tourism enterprises can adopt in their own operations and partnerships.

Institutional approaches to inclusion and climate have evolved from policy rhetoric to the practical mechanics of how decisions are made, and money is spent.

Ministries and their partners increasingly treat inclusion and adaptation as two sides of the same governance challenge: how to plan, finance, and monitor development in ways that reduce

exposure and widen participation. Opportunities to streamline and strengthen coordination and convergence of these topics within ministries, between ministries, and with broader stakeholder groups exist, however, they are just beginning to be explored. This change is visible across government systems, from gender-responsive budgeting to joint coordination under the Climate Change Act 2021. The aim is no longer to add social objectives to climate programs, but to design resilience measures that already account for underrepresented groups, social protection, and equitable access to resources.

The same logic is shaping how agencies organize themselves internally.

Screening for both climate and gender impact has become routine for new investments, supported by audits, training, and accessibility standards that strengthen institutional accountability. The Ministry of Women, Children and Social Protection’s (MWCSP) gender-mainstreaming program has made inclusion training a requirement for senior managers across government, while the iTaukei Land Trust Board (TLTB) has begun encouraging joint land-leasing and decision-making arrangements with women landowners. Such steps embed equality in the daily operations of agencies rather than relying on external compliance checks, giving inclusive policy and resilience a consistent foundation in organizational practice.





Data and accountability systems are catching up with these institutional reforms.

The Ministry of Environment and Climate Change (MECC) and its partners are refining monitoring frameworks to capture sex-disaggregated and disability-inclusive data, linking social indicators with environmental and economic outcomes. The Ministry of Commerce and Business Development (MCBD) is upgrading its MSME database to track participation by gender and region, creating a clearer picture of who benefits from business support and recovery programs. When combined, these efforts show how inclusion can be measured and managed with the same rigor applied to climate-risk analysis.

Finance and investment mechanisms are also reinforcing the expectation that inclusion must be built into every stage of project design.

Under the National Climate Finance Strategy and the Blue Bond initiative, concessional funding requires evidence that projects address gender balance, local employment, and community participation. Development partners follow similar standards, assessing accessibility features, equitable governance, and benefit-sharing with women-led enterprises before approval. The result is a shift in incentives and inclusion has become a criterion for performance and credibility, not a discretionary add-on.

Parallel investments in capacity are ensuring these reforms can take hold.

Training programs developed through gender-mainstreaming and community-based disaster management initiatives provide ministries with shared language and tools for inclusion, making it easier to coordinate across sectors. These materials could inform future training for industry associations or business chambers, giving private enterprises access to national-level frameworks for inclusive planning and risk management.

3.2.2 Bridging Policy and Practice

The institutional models already in place – community adaptation, inclusive training, responsive finance, equitable procurement, and knowledge integration – demonstrate what it means to operationalize gender equality within climate governance.

Across Fiji, the organizations that frame climate and inclusion policy are turning these commitments into practical programs that link community adaptation with economic participation.

Civil society groups, ministries, and development partners are implementing nature-based and livelihood initiatives that protect ecosystems while strengthening social systems. Community-based adaptation programs led by women's networks and local NGOs combine mangrove restoration, sustainable agriculture, and livelihood support. In many sites, women who once volunteered in recovery work now manage small projects and budgets, demonstrating how targeted support can turn social participation into recognized leadership. These partnerships model the same mix of environmental protection and inclusive governance that tourism enterprises need in their surrounding communities.

The capacity to manage risk is also being reshaped through inclusive disaster-preparedness training that links technical competence with social awareness.

Government and development partners have introduced training programs that combine early-warning design, evacuation planning, and post-disaster coordination with modules on gender, disability, and caregiving. Ministries are integrating these approaches into local disaster committees and ensuring that early response systems reach those most at risk. The result is a form of preparedness that recognizes how labor, family roles, and safety intersect, an insight directly relevant to hospitality workplaces where personal and professional responsibilities often overlap.

Financial and enterprise-support programs are providing a second pillar of inclusive resilience by enabling vulnerable and women-led businesses to recover and grow. The MCBD's MSME Strategic Plan, along with its partnerships with development financiers such as the Market Development Facility (MDF) and the UN Capital Development Fund (UNCDF), are piloting financing models tailored to climate-exposed sectors. These include small loans and grants for recovery paired with technical or business-support components, and emerging research on parametric insurance for non-agricultural sectors. Women's Fund Fiji and the MWCSF complement this work by channeling grants to women, youth, and LGBTQ+ entrepreneurs in handicrafts, catering, and small-scale hospitality. Together, these mechanisms demonstrate how gender responsive finance can strengthen both livelihoods and the resilience of tourism's broader value chain.

Procurement and partnership standards are also changing how inclusion is valued in project delivery. Several national and donor-funded programs now promote sourcing from women-owned, disability-inclusive, or community-based enterprises as part of their grant or contract terms. The MECC encourages local procurement through women's cooperatives and fishers' associations to reduce transport emissions and increase community benefits. This approach does more than distribute opportunity, it embeds inclusion in supply chain governance, ensuring that climate adaptation produces shared returns across the value chain.

Institutions managing land and natural resources are reinforcing these models by combining traditional knowledge with technical risk assessment. The TLTB and the MECC now integrate customary land management principles into planning and environmental decision-making, ensuring that development planning respects cultural protocols and long-term stewardship. This synthesis of scientific and traditional understanding reduces conflict and builds trust, outcomes that are equally critical for tourism operators working on leased or community-owned land.

3.2.3 Systemic Gaps and Coordination Challenges

The institutions driving Fiji's gender and climate agenda are learning faster than their systems can integrate - leaving strong individual programs but uneven national application. Interviews across ministries and civil society organizations describe fragmented mandates, limited data sharing, and regional capacity gaps that dilute their impact. Many inclusive climate initiatives still operate as discrete projects rather than as part of core government or financial sector frameworks. Without shared monitoring tools or joint reporting lines, momentum built through pilots is difficult to translate into lasting policy change.

The challenge is not participation, but power. Ministries and CSOs report that women, youth, and disability advocates are increasingly invited into consultations and advisory groups, yet decision-making authority and budget control remain centralized. True inclusion requires that community representatives hold positions within planning committees, access funding directly, and influence design parameters, rather than validating outcomes after decisions are made. This imbalance limits how effectively local experience informs national resilience planning.

Finance continues to be the hardest bridge to cross between policy and practice. Small enterprises (many of which are women-led businesses) struggle to complete complex application forms, fulfil collateral requirements, and meet eligibility criteria that are suitable for larger or well-established firms. Ministries and development partners recognize the need for simpler, mentorship-supported funding pathways that build applicants' capacity while reducing administrative barriers. Some blended-finance and grant models are starting to move in this direction, but coverage remains narrow and concentrated in major urban and tourism hubs, leaving many remote and island communities with limited access.

Closing these coordination and finance gaps would convert innovation into system strength. A national framework across ministries, financial institutions, and civil society partners that ensures common data standards and inclusive funding criteria would enable consistent implementation across sectors. For tourism and other service industries, such alignment would provide clear entry points for collaboration, ensuring that climate resilience and social equity advance together rather than separately.

3.2.4 Implications and Opportunities for the Tourism Sector

Supporting institutions across Fiji now integrate climate resilience and gender inclusion as into operations, knowing that each strengthens the other when embedded in daily systems rather than attached as add-ons. The programs described by government, development partners, and civil society organizations reflect a broader shift toward smart development, where climate resilience, economic participation and social inclusion are treated as mutually reinforcing goals rather than separate priorities. Initiatives that pair renewable energy investment, flood protection planning, and diversified supply networks with inclusive governance, accessible infrastructure, and women's economic participation achieve more stable outcomes. This integration of environmental and social priorities has become the defining feature of Fiji's maturing resilience architecture.

The alignment now emerging across public, community, and financial institutions offers tourism businesses a clear path to act. By leveraging existing training, financing, and coordination mechanisms led by Fiji's supporting organizations, enterprises can integrate inclusive and climate-responsive practices with a solid foundation from which to start. Doing so links private sector action to the broader national strategy for inclusive and climate-resilient growth, positioning tourism as a practical partner in Fiji's adaptation and recovery system.

3.2.5 Emerging Good Practices

Women's leadership pathways, accessible public infrastructure, and shared data systems demonstrate how inclusion is being operationalized across Fiji's resilience architecture. For the tourism and related sectors, these approaches provide concrete models for embedding equity into governance, facility design, and risk management.

Women are steadily progressing from volunteer response roles into formal positions of authority. Community-based programs such as UN Women's Resilience to Disasters initiative, together with the MWCSP's Safety and Protection Cluster work, have supported women who once assisted informally during cyclones to take seats on disaster management and recovery committees. Some now participate in budget review and local infrastructure planning. This evolution from unpaid care work to recognized leadership demonstrates how targeted training and representation can turn social responsibility into institutional capacity.

Universal design principles are being applied to emergency infrastructure, embedding accessibility as a core standard of public safety. The Fiji Disabled People's Federation, the MWCSP, and their partners have undertaken accessibility audits of evacuation centers and public buildings used during disasters. These efforts have resulted in practical adjustments, such as barrier-free routes, clear signage, and improved communication for people with disabilities and older adults. Such measures not only enhance safety but also strengthen public confidence in emergency systems, showing that inclusion can serve both social and operational priorities.

Institutions are also beginning to link data across sectors to improve collective preparedness. The MECC and the MTCMSMEC are working to integrate environmental-hazard information with gender-disaggregated and enterprise data, responding to long-standing coordination gaps. Development partners involved in the Women's Resilience to Disasters program are contributing shared tools for monitoring community engagement and training outcomes. These early data-linking efforts show how consistent information can anchor coordinated planning across ministries, civil society networks, and industries.

4. Recommendations

for climate-resilient and inclusive tourism operations

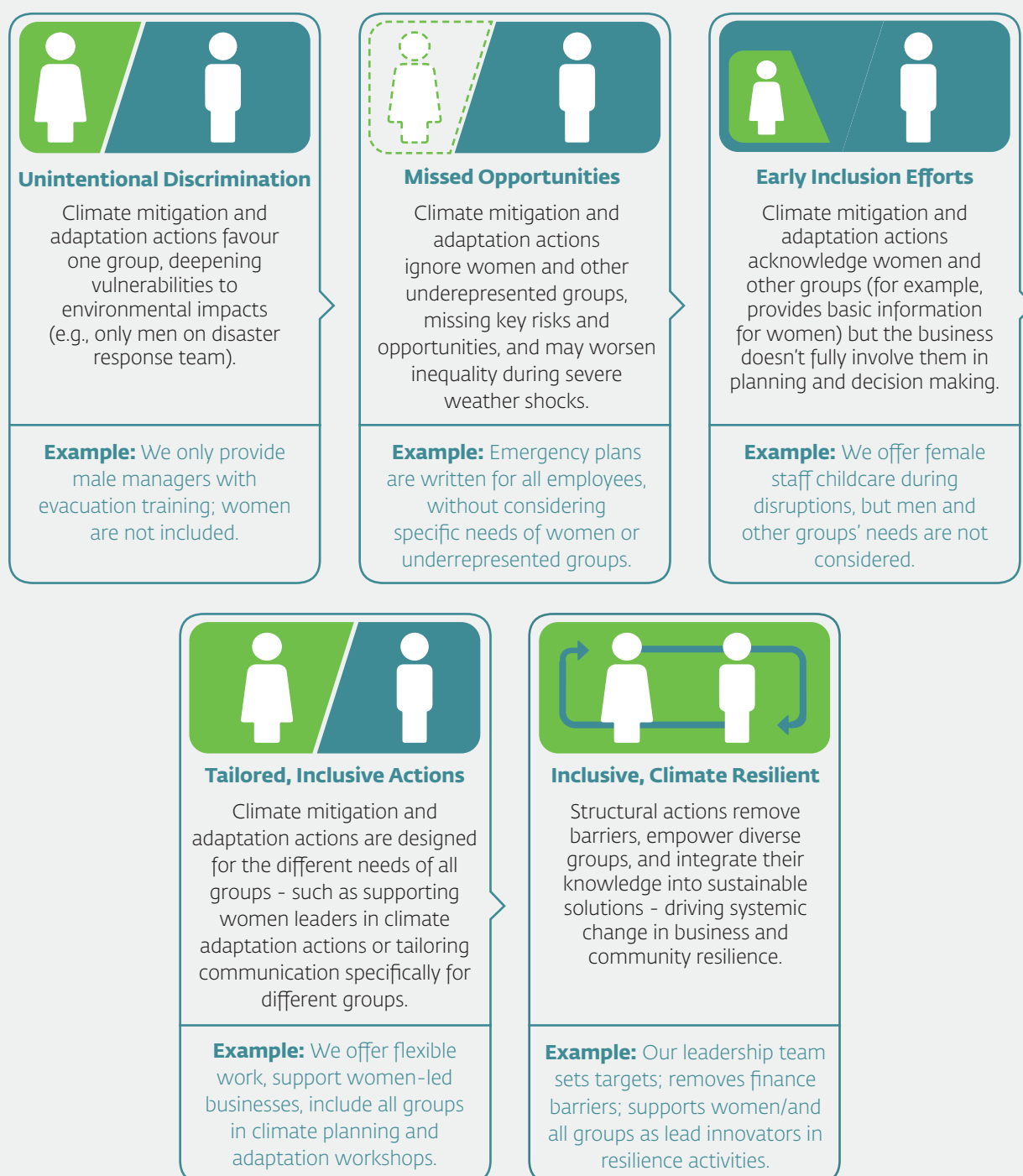
The findings of this Diagnostic highlight a clear and consistent message: climate risks are already affecting tourism businesses, but the impacts – and the capacity to respond – are not experienced evenly across the workforce, supply chains, or surrounding communities. Gender, disability, age, location, and social norms shape who bears risk, who recovers fastest, and who is most often left out of decision-making when climate shocks occur. While many businesses demonstrate awareness of these dynamics, responses are often ad hoc, informal, or dependent on individual leadership rather than embedded systems.

The recommendations that follow are designed to translate these research insights into practical, business-relevant actions. They recognise that becoming more inclusive and climate resilient is not a binary state, but a progression. Businesses may move along a continuum (Figure 2) – from unintentionally excluding certain groups through standard climate responses, to actively designing climate mitigation and adaptation measures that reflect diverse needs, roles, and capacities across their operations. It is common for different parts of a business to sit at different points along this continuum at the same time. What matters is not uniformity, but clarity: understanding where current practices sit, where greater resilience and inclusion are needed, and what steps can realistically be taken next.



FIGURE 2

Business Continuum toward Inclusive Climate Action



Rather than prescribing a single pathway, the recommendations are structured to support reflection, prioritisation, and incremental improvement. They focus on strengthening decision-making, reducing avoidable risks, and embedding inclusive practices that enhance business continuity, workforce stability, and community trust over time.

To organise this guidance, the recommendations are framed around six interconnected focus areas (Figure 3) that reflect core functions common across tourism businesses. Together, these areas provide a practical structure for integrating

inclusive climate action into everyday operations, emergency preparedness, and longer-term planning. To support implementation, these recommendations are complemented by a separate, practitioner-focused Guide. The Guide translates the Diagnostic’s findings and recommendations into practical tools, examples, and prompts designed for tourism businesses to apply in day-to-day decision-making. While the Diagnostic sets out the evidence base and strategic rationale, the Guide is intended as a user-friendly resource to support action on the ground.

FIGURE 3
Focal Areas for Inclusive Tourism Operations







4.1 Climate Risk Assessment and Planning

Recognizing and preparing for climate risks – including how they affect every part of the workforce, supply chain, and business operations – strengthens your business's resilience, protects assets, and enables better decisions.

- ✓ **Embed comprehensive risk management into business planning**
Integrate climate, social, and financial risk assessment into strategic and operational decisions.
- ✓ **Collaborate with local authorities and communities on risk assessments**
Work with government agencies, landowners, and affected communities to identify vulnerabilities and coordinate adaptation responses.
- ✓ **Include diverse voices in risk planning**
Engage women, youth, and underrepresented groups in identifying and prioritizing risks, recognizing their unique knowledge and experiences.
- ✓ **Recognize and integrate indigenous and traditional knowledge**
Learn from local systems of preparedness (such as *veilomani*) and mutual support, incorporating them into formal business continuity plans and nature-based solutions.
- ✓ **Diversify supply chains and resource dependencies**
Reduce vulnerability to disruptions by developing multiple sourcing channels and local supplier networks.
- ✓ **Align business strategies with national resilience frameworks**
Participate in public–private coordination mechanisms for disaster risk reduction to ensure consistency with national climate and tourism plans.

4.2 Inclusive Leadership and Governance

Placing inclusion at the heart of leadership isn't just responsible, it brings diverse views to critical challenges, drives better solutions, and positions the business to lead with purpose and impact

- ✓ **Invest in leadership capacity development**
Support continuous leadership and confidence-building programs for women and underrepresented staff to increase participation in business and community decision-making.
- ✓ **Integrate gender and inclusion into management performance**
Include gender and inclusion outcomes in performance indicators for management teams.
- ✓ **Promote participatory leadership practices**
Ensure leadership teams reflect gender and community diversity and are trained in inclusive communication and facilitation.
- ✓ **Champion leadership visibility**
Share stories of women and community leaders who successfully integrate climate adaptation and social inclusion into tourism practice.
- ✓ **Establish a Tourism Climate Champions network**
Nominate and train operators in low-carbon operations, inclusive disaster risk management, and nature-based solutions, linking them to the Ministry of Tourism, Ministry of Environment and Climate Change, and sector associations such as the Fiji Hotel and Tourism Association to share practices and mentor SMEs.

4.3 Workplace Practices

Fostering an inclusive and supportive workplace for all employees in the face of climate challenges increases engagement, enhances wellbeing, and fuels collaboration that drives innovation and adaptability across the business

- ✓ **Integrate inclusive safety planning into operations**
Conduct regular gender- and disability-sensitive safety audits with staff involvement to identify barriers and priorities.
- ✓ **Ensure physical and communication accessibility**
Adopt universal design standards such as ramps, tactile signage, and multiple alarm formats to accommodate all workers and guests.
- ✓ **Conduct regular safety drills and refresher training**
Implement inclusive simulations for cyclone, flood, and fire events, involving women and underrepresented groups in leadership roles.
- ✓ **Establish clear emergency communication procedures**
Ensure all staff, including part-time and casual workers, receive timely, accessible instructions before and during emergencies using multiple formats (audio, visual, written).
- ✓ **Support safe transport and recovery arrangements**
After major weather events, provide supports such as safe transport, temporary housing, and paid recovery time to protect staff well-being.
- ✓ **Provide psychosocial support after disasters**
Partner with counsellors or civil society organizations to offer mental health services and supportive supervision to affected staff.
- ✓ **Address gender-based violence within safety policies**
Include gender-based violence awareness, confidential reporting, and referral procedures in employee safety programs.
- ✓ **Recognize women's unpaid care labor**
Formalize policies such as paid disaster leave, childcare arrangements during disruptions, and employer-supported care networks to alleviate caregiving burdens and enable equitable work participation.
- ✓ **Monitor inclusion in safety outcomes**
Track participation and incident data by gender and disability to evaluate improvements and inform safety updates.
- ✓ **Leverage online or offline psychological first-aid tools or peer support models.**





4.4 Business Operations

Embedding inclusive, climate-resilient practices throughout operations improves business continuity, ensures -safe and responsive work environments, and allows a business to thrive even when under pressure from climate disruptions

Adaptation and Mitigation

- ✓ **Align operations with responsible tourism standards**
Draw on sustainable tourism principles that minimize environmental harm and distribute benefits equitably.
- ✓ **Integrate infrastructure resilience into climate planning**
Include asset protection and rehabilitation in broader environmental management and disaster preparedness plans.
- ✓ **Respect cultural and environmental stewardship in land use**
Engage with landowning communities in decisions about adaptation, mitigation, and post-event restoration plans and activities.
- ✓ **Invest in sustainable technologies**
Prioritize renewable energy, water-saving, and waste-reduction technologies that reduce vulnerability and operational costs.
- ✓ **Link infrastructure restoration to staff well-being**
Sequence physical reconstruction with measures that ensure safe accommodation, sanitation, and transport for returning employees. Engage women and underrepresented groups in planning for infrastructure repair and restoration.
- ✓ **Track environmental and social performance**
Measure and monitor business operations impacting climate adaptation effectiveness (for example, water and energy usage) and gender and accessibility improvements, seeking incremental progress.

Policies and Procurement:

- ✓ **Adopt inclusive local sourcing policies**
Prioritize procurement from women's cooperatives and community producers using simple onboarding processes.
- ✓ **Formalize partnerships with women and community suppliers**
Develop written agreements with producers of local handicrafts, food, and other goods with transparent pricing and fair payment schedules.
- ✓ **Strengthen supplier capability through collaboration**
Provide training in quality, packaging, and business management for women-led enterprises.
- ✓ **Monitor and report supplier diversity**
Track and publish the share of procurement value directed to women-led and community enterprises.
- ✓ **Incorporate inclusion and climate risk in procurement planning**
Design procurement systems that prioritize recovery contracts for affected community suppliers.

Marketing and Community Engagement:

- ✓ **Support national awareness priorities through aligned messaging**
Integrate and reinforce the themes of inclusion, environmental protection, and climate resilience promoted by government and civil society partners.
- ✓ **Support community-led storytelling**
Partner with women's and community organizations to share experiences of inclusion and climate adaptation.
- ✓ **Promote transparency about sustainability practices**
Publicize actions such as waste management, energy conservation, and biodiversity protection in tourism materials.
- ✓ **Build long-term relationships with communities**
Maintain open communication with landowners and local organizations through regular meetings and joint activities, not only during crises.

Finance and Budgeting

- ✓ **Integrate climate adaptation into annual budgets**
Allocate dedicated funds for infrastructure reinforcement, staff training, and emergency preparedness in consultation with women and underrepresented groups.
- ✓ **Budget for inclusion and staff well-being**
Include costs for childcare, safety, and psychosocial support as essential components of resilience.
- ✓ **Strengthen financial data and indicators**
Adopt metrics that track the environmental and inclusive outcomes of investments and share them with financial partners.

4.5 Emergency Management

Each weather event provides real-time learning for the sector. Effective responses require coordination, psychosocial recovery, data tracking, and feedback loops between businesses, authorities, staff and communities .

Emergency Response:

- ✓ **Integrate community partnerships into emergency plans**
Identify local groups that can assist during disasters and include them in business continuity and evacuation planning.
- ✓ **Support community recovery efforts after crises**
Contribute in-kind or with financial and other assistance, such as transport, supplies, or temporary shelter, to affected communities.
- ✓ **Communicate climate and safety information to customers**
Provide guests with clear, factual updates on weather risks, health precautions, and environmental practices.

Guest Management:

- ✓ **Integrate guest safety into climate resilience protocols**
Provide real-time communication, reassurance, and logistical support to maintain trust and reduce panic during extreme weather events.
- ✓ **Ensure inclusive preparedness for diverse guest needs**
Design accessible facilities, evacuation plans, and culturally sensitive communication to enhance safety for all guests, including women with children, older adults, people with disabilities, and LGBTI+ travelers
- ✓ **Train staff in empathy and crisis leadership**
Strengthen guest confidence and brand reputation through clear communication and compassionate service during disruptions.

4.6 Monitoring and Continuous Improvement

Ongoing collection and review of diversity and climate data enables transparent progress tracking, helps uncover new risks or barriers, and supports smarter decisions for lasting improvement in both business and community outcomes .

✓ **Establish climate-resilience monitoring indicators**

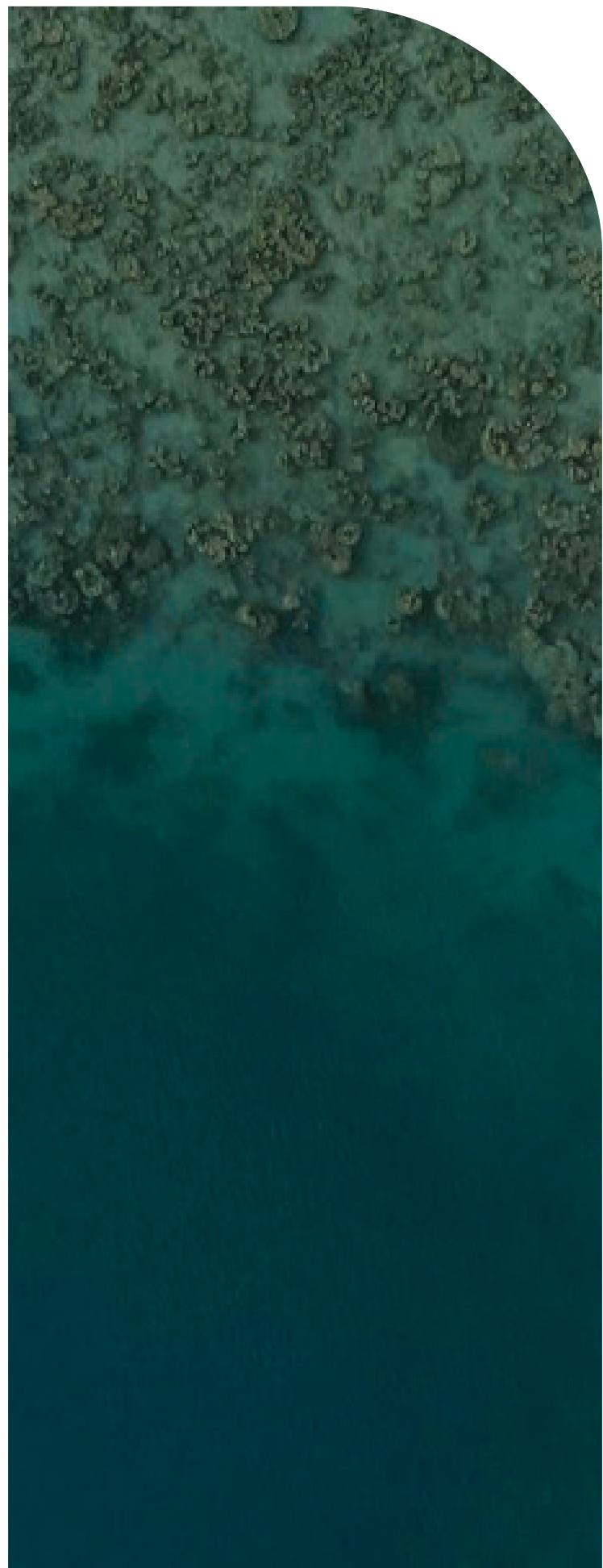
Integrate indicators into performance dashboards, for example, days to safe partial reopening; percentage of staff attending disaster risk management training; frequency of drills; and corrective-action closure rates after exercises.

✓ **Monitor inclusion and safety outcomes**

Collect and analyse workforce and incident data disaggregated by gender and disability to monitor and strengthen equity and effectiveness in emergency response.

✓ **Monitor community and customer feedback**

Establish mechanisms to gather feedback from both guests and community stakeholders to evaluate performance on safety, inclusivity, and respect.





5. Conclusion

This Diagnostic has documented what tourism operators across Fiji already understand: that a changing climate is no longer an abstract future risk but is now a defining feature of business operations. Nearly 90 percent of operators report escalating weather intensity and frequency, and the financial consequences of lost occupancy, soaring insurance costs, supply disruptions, and workforce turnover, directly threaten profitability and continuity.

The research also reveals an equally important insight – that inclusive climate action is a strategic investment strengthening operational resilience, workforce stability, market positioning, and financial performance.

This Diagnostic reveals widespread awareness of both climate risks and gender dimensions among tourism operators. Yet awareness is not evenly matched by systematic practice. Only 50 percent of businesses integrate gender considerations into climate planning. Only 43.8 percent have formal policies promoting gender equality. Most tourism businesses adopt inclusive practices after learning from peers, rather than because of formal mandates.

The gap between aspiration and implementation reflects the absence of practical, accessible tools tailored to suit Fiji's business landscape. These are tools that resonate with operators' lived experience, respect cultural values, and fit the constraints of small and medium enterprises.

A Sector-Wide Opportunity

Supporting organizations, government agencies, development partners, civil society, industry associations, and financial institutions have already signaled commitment through policy frameworks, training programs, and financing vehicles that recognize inclusiveness and climate action as complementary rather than competing priorities.

What remains is translating policy frameworks and good intentions into routine practice across the sector. This Diagnostic and its companion Guide aim to accelerate that process by making it operationally simple, financially rewarding, and culturally respectful for tourism businesses to move from climate awareness to inclusive climate resilience.

The accompanying **Future Ready: Climate-Resilient and Inclusive Tourism in Fiji - A practical guide for businesses** translates the evidence in this Diagnostic into actionable steps. Rather than prescribing a uniform model, it acknowledges the diversity of businesses that comprise Fiji's tourism sector and offers modular recommendations that operators can adapt to their context and capacity. It highlights emerging best practices from Fijian operators already pioneering inclusive climate resilience.

The Path Forward

For a sector responsible for a significant share of Fiji's jobs and economic activity, inclusive climate action can help strengthen businesses, support employment and build the foundations for sustainable growth. Fiji's tourism sector's capacity to recover faster, serve guests more effectively, attract investment more readily, and retain talented staff more successfully requires a recognition that climate resilience and inclusion are not separate goals but are integrated expressions of good business.

The recommendations in this Diagnostic offer a clear pathway for Fiji's tourism sector to strengthen economic resilience through inclusive practices, protect worker well-being, honor cultural values, and contribute to national climate and development objectives simultaneously. The question is not whether tourism businesses can afford to invest in inclusive climate action. The evidence demonstrates they cannot afford not to.

6. Annexes



Annex 1 - Literature Review

The Intersection of a Changing Climate, Inclusion, and Tourism

The intersection of climate change, gender, and other forms of inclusion, and tourism in Fiji presents a complex and understudied nexus that has profound implications for sustainable development and resilience building. This literature review complements qualitative and quantitative research conducted with stakeholders across Fiji's tourism sector and supports the development of a business guide to establish the case for inclusive climate action in Fiji's tourism sector. It synthesizes national and international evidence to highlight how climate vulnerabilities disproportionately affect women and underrepresented groups, while also positioning them as agents of resilience and innovation within tourism value chains. While studies have extensively examined tourism-climate linkages and gender-development connections separately, their intersection remains understudied, representing a critical knowledge gap for policy and practice (Equality in Tourism, 2025).

Climate Change Impacts in Fiji

Fiji faces severe climate hazards that fundamentally threaten the capacity of its tourism sector. As a small island nation, Fiji is highly exposed to the impacts of a changing climate, including intense tropical cyclones, sea level rise, ocean warming and acidification, floods, landslides, and drought. The country's climate is projected to become warmer under all scenarios, with temperature rises of up to 2.7°C by 2100 in high-emission pathways, although actual warming will be somewhat less than the global average due to oceanic influences (CSIRO SPREP, 2021; World Bank Group, 2021).

The frequency and intensity of extreme rainfall events and stronger tropical cyclones are increasing, with evidence showing that both extreme rains and droughts have become more frequent in recent years (Australian Aid, 2021; Fernández-Duque et al., 2024).

These climate hazards impact health, livelihoods, and industries, particularly agriculture, forestry, fisheries, transport, and tourism, as well as housing, infrastructure, poverty, and social cohesion.

National and International Policy Frameworks

The government of Fiji recognizes the vulnerabilities of its population to disasters and the changing climate and has established a comprehensive policy framework that enshrines non-discrimination based on gender, ability, age, ethnicity, and other statuses. It underpins all national development policies as summarized in this section and in Table 9.

Gender Equity and Social Inclusion (GESI) Policy (2021-2024)

- The Ministry of Economy's GESI Policy promotes the mainstreaming of gender equity and social inclusion throughout government plans, budgets, and operations.
- It adopts six core principles: human rights-based, participatory and inclusive, accountable and transparent, continuous learning, collaborative, and evidence-based.
- The policy requires regular consultation with underrepresented groups and aims for targeted interventions, gender-responsive budgeting, staff capacity building, and effective partnership with civil society and the private sector.
- Action plans detail the steps for mainstreaming GESI in ministries and partner organizations, aligned with international and regional commitments on gender, disability, and social inclusion.

National Gender Policy

- The National Gender Policy calls for gender-responsive development, promoting women's participation at all levels and increased attention to climate and disaster risks through gender analysis and impact assessments.



National Climate Change Policy (NCCP) 2018-2030

- The NCCP is Fiji's central climate governance instrument, setting the vision of a "resilient and prosperous Fiji, supported by a socially inclusive, equitable, environmentally sustainable, net-zero emissions economy".
- The policy pillars are human rights-based, gender-responsive, and evidence-based.
- The NCCP presents 25 strategic objectives across three clusters:
 - Foundations (risk governance, leadership, international engagement)
 - Dimensions (adaptation, mitigation strategies)
 - Pathways (capacity development, sustainable finance, and private sector transition).
- The policy explicitly recognizes the differentiated impacts of changing climate conditions on women, people with disabilities, the elderly, and underrepresented groups, and emphasizes "leave no one behind" approaches.
- The NCCP mandates the development of the National Adaptation Plan and the Low Emissions Development Strategy and provides the basis for the National Climate Change Act.

Fiji National Sustainable Tourism Framework (NSTF) 2024-2034

- The NSTF directly integrates climate resilience and gender and social inclusion into tourism sector strategies and action plans.
- It sets out a 10-year vision to transform tourism in Fiji, including specific measures on inclusive disaster planning, climate adaptation, and the active participation of women and excluded groups in sustainable tourism transitions.

TABLE 2

National Policy Framework – Climate, Gender and Inclusion

Policy/Framework	Year	Core Focus	Key Features
Fiji Constitution	2013	Non-discrimination, rights	Gender, disability, age, ethnicity, sexual orientation, gender identity, and gender expression protections.
Fiji's National Development Plan	2025–2029	Inclusive and sustainable development	Sets out policies and strategies on economic resilience, people's empowerment, and good governance.
The Climate Change Act (2021)	2021	Inclusivity in climate response	Mandates gender inclusivity, equity, and female empowerment in climate responses.
Gender equality, disability, and social inclusion (GEDSI) Policy	2021–2024	Mainstreaming GEDSI	Human rights-based, participation, accountability, and partnership, learning.
National Gender Policy	Ongoing	Gender equality, resilience	Gender analysis, climate impact, women's leadership.
Fiji Women's Economic Empowerment National Action Plan	2024–2029	Women's economic empowerment	Aims to increase women's participation in the labor force, including management and board-level positions.
National Policy on the Rights of Persons with Disabilities	2024–2023	Rights of Persons with Disabilities	Equality, inclusion, and the full enjoyment of rights for persons with disabilities, supported by the Rights of Persons with Disabilities Act (2018).
National Climate Change Policy (NCCP)	2018–2030	Inclusive climate action	Human rights, gender-responsive, "leave no one behind," evidence-based.
National Sustainable Tourism Framework	2024–2034	Tourism sector strategies	Tourism-climate-GEDSI integration, inclusive disaster/climate programs.

International Conventions and Frameworks

Fiji is a signatory to a range of key international conventions and agreements that guide its commitments to gender equality, disability rights, social inclusion, and climate action. A summary of the most significant ones relevant to GEDSI and climate is presented in Table 10 and further summarized in Appendix 1.

TABLE 3

International Climate Conventions

Convention/Framework	Ratification/Support	Key Focus Areas
UNFCCC & Paris Agreement	1993 & 2016	Climate change mitigation/adaptation, NDCs
Sendai Framework for DRR	2015	Disaster risk reduction, resilience, inclusion
CEDAW	1995	Women's rights, non-discrimination, empowerment
CRPD	2017	Disability rights and access, inclusive planning
International Labor Organization	1974 (ongoing)	Fiji has been a member of the ILO since 1974 and has ratified several of its conventions
SDGs (2030 Agenda)	2015	Gender, inclusion, climate, equality across multiple sectors
Beijing Declaration & Platform for Action	1995	Women's empowerment, equality, violence prevention
UDHR, ICCPR, ICESCR	Ongoing	Human rights and equality

Climate Vulnerabilities in Tourism

Tourism is a cornerstone of Fiji's economy, accounting for about 40 percent of GDP, and supporting 21,000 jobs while serving as an essential source of income for 90,000 people or an estimated 10 percent of Fiji's population. Both people in poverty (6 percent) and above the poverty line (12 percent) derive income from tourism. (Government of Fiji, World Bank, and Global Facility for Disaster Reduction and Recovery 2017).

Fiji stands out in the Pacific for its strong air travel connections, making it the region's top tourism hub, receiving nearly 40 percent of all regional visitors and over 983,000 tourists annually. (Fiji Bureau of Statistics, 2025). However, the changing climate is a threat multiplier, exacerbating social inequalities, disrupting supply chains, and exposing structural gaps in workforce protection and disaster preparedness.

Women dominate tourism-linked informal and subsistence roles, such as handicrafts, food services, and market vending, and face heightened risks due to limited access to finance, legal protections, and climate adaptation support. These vulnerabilities are compounded for women in informal settlements, those with disabilities, and LGBTI+ people, who often face exclusion from shelters, services, and decision-making processes.

For tourism businesses, these risks translate into operational disruption, reputational harm, and missed opportunities for inclusive growth. Conversely, inclusive climate strategies can strengthen supply chains, improve workforce retention, and enhance community trust.

Forecasts suggest that by 2040, Fiji could attract 1.2 million international visitors each year, create 57,000 additional jobs, and yield an extra US\$190 million in government revenue. (Government of Fiji, World Bank, and Global Facility for Disaster Reduction and Recovery. 2017)

Ranked 15th among the countries with high disaster risk due to high exposure to extreme natural events and sea-level rise, Fiji's tourism sector faces increasing climate-related risks, including cyclones, flooding, and coral bleaching (Australian

Aid, 2021). COVID-19 exposed the sector's vulnerability, with the Fiji Hotel and Tourism Association reporting that 93 percent of its members had closed by March 2020. Extreme climate events and conditions pose similar systemic risks with gendered impacts on recovery.

Women and Tourism in Fiji

Women play a central role in Fiji's tourism sector, accounting for at least one-third of the national tourism workforce. Despite their significant contributions, they are largely concentrated in low-paid, informal, and service-oriented positions with limited access to benefits, training, or leadership opportunities. Women's employment options often mirror traditional gender norms. They typically undertake roles such as cooking, cleaning, laundry, and beauty services, reflecting what is culturally viewed as "women's work." (Fiji Country Gender Assessment). As a result, women are overrepresented in low-skilled jobs and receive lower wages than their male counterparts. This structural inequality heightens their vulnerability to climate shocks and economic downturns, as seen during Tropical Cyclone Winston and COVID-19, when women were disproportionately affected by job losses and income disruption. Women-led MSMEs supplying food, crafts, and services to the tourism sector also face barriers to finance, training, and climate adaptation, and their exclusion from formal planning and recovery processes undermines the sector's overall resilience.

The Informal Sector

Women are also significantly engaged in informal tourism work and MSMEs linked to tourism, particularly in food services, childcare, entertainment, and handicrafts. For example, women account for 91 percent of Fijians who make and sell handicrafts (Fiji Country Gender Assessment). These ventures contribute to GDP but leave women vulnerable due to a lack of legal protections and formal support. Women's business growth is hindered by limited capital, technical skills, training, seasonal demand, and complex regulations. Many choose informality for flexibility, given irregular income and challenges in understanding registration processes.

Cultural norms also shape women's business decisions, as they balance entrepreneurship with extensive unpaid care roles and community obligations, including family and church responsibilities.

This informal sector involvement makes women particularly vulnerable to weather-related shocks while simultaneously positioning them as key stakeholders in tourism resilience.

Financial and Investment Dimensions

Tourism enterprises that invest in gender-responsive finance, inclusive training, safeguarding protocols, and community partnerships can reduce risk, enhance brand value, and contribute to sustainable development. Evidence shows that women-led businesses deliver higher ESG ratings, lower loan default rates, and stronger community benefits (ADB, n.d.).

Yet, restrictive lending practices and a lack of tailored support mean that 67 percent of women-owned businesses rely on personal savings to support their enterprise, limiting their ability to scale or adapt to climate risks. (Government of Fiji, 2023)

For tourism operators, this represents both a risk (as their suppliers can be vulnerable) and an opportunity to support inclusive finance and resilience across the value chain.

Barriers include limited access to funding, technical support, and representation in high-growth or high-value green sectors, particularly in agriculture, energy, and finance. Persistent gaps in entrepreneurship mean women often struggle to benefit from rapid growth and investment in climate-related opportunities.

Solutions include gender-responsive finance, investing in women across the value chain, targeted training, technical assistance, and promoting women's leadership in business and capital allocation.

The business case for championing women entrepreneurs in climate solutions is supported by both improved economic and social outcomes as well as enhanced climate impact and business resilience.

The Impact of Climate Change on Women

Climate change exacerbates existing inequalities based on gender, race, class, caste, age, Indigenous status, migration status, and disability (International Institute for Sustainable Development, 2025). In addition to coping with disasters and responding to climate change, many women in Fiji face additional challenges, such as access to resources, income, education, and healthcare (Asian Development Bank [ADB], 2022, Government of Fiji, 2017).

While research has extensively explored the connections between tourism and climate change on the one hand, and gender and development on the other, a significant gap remains in understanding how all three – gender, tourism, and climate – intersect. This area is underrepresented in current literature, and more integrated research is urgently needed to inform effective policies and practical actions in the tourism sector (Tourism Panel on Climate Change, 2023). The following summary outlines the impacts of climate-related events on women and other underrepresented groups, with reference to relevant literature on women in the tourism sector, where it is available.

Health and Safety Risks

- Natural disasters raise the risk of injury, disease, and care burdens for women and girls, especially when they lack clean water, sanitation, and menstrual hygiene. These such problems are heightened during events like tropical cyclone Winston, which disrupted care for over 5,600 pregnant women (44 percent were anemic) and left new mothers struggling for essential supplies. (ADB, 2022) (UN Women, 2025); Government of Fiji, 2022)
- Healthcare facilities are often damaged during severe weather, delaying needed care, and evacuation centers lack privacy, especially for pregnant or nursing women, sometimes leading them to avoid shelters and increasing vulnerability to harassment or attack. (ADB, 2022) (UN Women, 2025); Government of Fiji, 2022).

- Women have higher dependence on public services, such as sexual and reproductive healthcare, suffering disproportionately when these services are disrupted or stretched thin by climate impacts. (Government of Fiji, 2022)
- Disasters push many Fijians, particularly female-headed households, into poverty, a trend that is expected to worsen with the changing climate. (ADB, 2022) (UN Women, 2025); (Government of Fiji, 2022)
- Gender-based violence typically escalates post-disaster, with increases in domestic violence, rape, and harassment reported after major events. [International Institute for Sustainable Development, 2025].
- Natural disasters and the changing climate in Fiji increase trauma, grief, and stress, with women and girls especially vulnerable to anxiety, depression, and PTSD due to their caregiving roles and accumulated burdens after disasters. Men facing lost livelihoods may turn to alcohol or violence, and suicide risk is higher for men, especially for farmers during droughts. (Government of Fiji, 2023).

Disruption of Livelihoods

- Many women are involved in subsistence agriculture, handicraft production, and fisheries that supply the tourism sector. The changing climate increases the frequency and intensity of droughts, floods, and saltwater intrusion, causing a loss of arable land and threatening the resources these women rely on for income and food production.
- Coastal erosion, coral bleaching, and extreme events like cyclones damage key tourism infrastructure and natural assets, reducing employment opportunities for women in hospitality, guiding, and eco-tourism enterprises.
- For women heads of households, older people, and those with disabilities, housing damage brings major additional burdens, especially as homes often support income-generating activities. Persistent gender inequalities and “time poverty” from unpaid care work hinder women’s ability to recover quickly. Without economies of scale, insurance, or significant savings, rural and informal sector

women cannot easily absorb losses. It may take years to recover from damage to their livelihoods, putting their families at long-term risk.

- A lack of social protection, public services, and sustainable infrastructure particularly compromises women’s ability to secure food, water, energy, and care for their families and communities. In the context of drought and resource scarcity, women and girls must travel greater distances to collect water and biomass fuel, which reduces their time for education and income generation while limiting their participation in natural resource decision-making. (ActionAid, 2024) (Care International, 2020).

Food Security and Nutrition

- Natural disasters undermine food security and nutrition in Fiji, placing extra burdens on women and girls.
- Women are central to Fiji’s food supply chains as market vendors and producers, yet many lost all their stock and equipment during TC Winston, resulting in prolonged shortages and major price hikes. Coastal disasters also damage habitats that are critical to women’s income and family nutrition, such as mangroves and reefs, and exacerbate food insecurity.
- Damaged transport systems also limit market access and increase food prices, leading to less frequent and less nutritious meals, particularly affecting pregnant or lactating women, young children, elders, and those with chronic illnesses. (Pacific Center for Peacebuilding, 2024)
- Food insecurity, loss of crops, and declines in fish stocks can limit women’s ability to produce goods and supply markets needed by resorts and tourist operations.
- Economic instability caused by climate-induced disasters often results in job losses and reduced incomes for women, who tend to hold less secure or informal positions in the tourism sector.

Increased Unpaid Labor

- Declining access to clean water and reliable food sources means women spend more time collecting water, growing alternative crops, or searching for seafood, leaving less time for income-generating activities in tourism. (Cabascia, 2019).
- During and after climate events, women shoulder a disproportionate amount of family care and community recovery work, which is often uncompensated. (Asian Development Bank, 2023)

Leadership and Decision-Making Gaps

- Women remain underrepresented in the management, planning, and crisis response systems of the tourism industry. This limits their involvement in adaptation strategies that could benefit both their livelihoods and broader community resilience. (Asian Development Bank, 2023)
- Limited access to training and extension services perpetuates the gender gap in productivity and control, key factors for success in tourism as climate challenges grow. (Government of Fiji, ND).

Gender-based Violence

- Fiji has one of the highest rates of violence against women and girls (VAWG) worldwide. (Government of Fiji, 2023).
- Disasters and changes to the climate in Fiji worsen pre-existing high rates of gender-based violence (GBV), making women, girls, and children even more vulnerable to harm. Although official post-disaster reports often lack GBV data, evidence shows incidents such as calls about domestic violence to the Fiji Women's Crisis Center, reported rapes and incest, and sexual harassment increase after disasters like cyclones and floods. (Government of Fiji, 2023).

- Food shortages and financial hardship following disasters may heighten risks, while droughts can expose women to more domestic violence if they cannot fulfill household tasks due to water scarcity. Women are also at greater risk of assault when forced to travel farther for water or firewood. Overcrowded, poorly lit, or makeshift shelters after disasters further increase the dangers, especially for women and children, who may both witness and directly experience violence. (Government of Fiji, 2023).

Access to information

- Fijian women's limited attendance at community meetings often means they miss critical hazard warnings and climate forecasts. Unless women have close ties to village leaders or participate actively in women's or church groups, they typically receive information second-hand and filtered through men at the village or clan (mataqali) level. Some communities view direct access to external information as unnecessary for women.
- While women are members of local disaster committees in some areas, their roles are usually confined to identifying vulnerable people for evacuation, such as pregnant women, elders, and people with disabilities. Participation in women's clubs helps some women become more engaged in disaster preparedness and response, but there is a lack of detailed information on how women's knowledge, skills, and participation are incorporated into wider community-level disaster planning, preparedness, and monitoring activities in Fiji. (Government of Fiji, 2023).

Poverty and Informal Settlements

- Poverty interacts with gender to create layered vulnerabilities. Poor Fijian women, often lack the assets needed for loans to replace lost equipment and have fewer options for diversifying income compared to men. Tropical Cyclone Winston exposed stark gendered inequalities, with households headed by divorced or never-married women facing poverty rates around 70

percent higher than other households (Government of Fiji, 2023). Living and working in hazard-prone areas, poor women have more exposed assets, are less able to save, and often receive less post-disaster support. Cyclones and floods can push up to 25,000 Fijians into poverty annually, and that number is projected to rise to 32,000 by 2050 (Government of Fiji, 2023).

- Women in informal settlements bear compounded vulnerability due to gender inequalities, poverty, and insecure land tenure. Approximately 10 percent of Fijians live in such settlements, with women heading many households, 80 percent of which have incomes below the average. These areas, often on marginal land, are highly exposed to flooding, cyclones, and landslides, with weak infrastructure and frequent service disruptions. Women's reliance on climate-sensitive livelihoods and high care burdens, combined with inadequate housing, limits their means to recover, adapt, and remain safe, contributing to high rates of sexual assault and increased GBV risks in disaster contexts. (Fiji Women's Rights Movement, 2018).

The Impact of Climate Change on Other Underrepresented Groups

People with disabilities

- People with disabilities face increased disaster vulnerability due to physical, social, and institutional barriers. Most are excluded from the labor market and, when employed, they are in insecure, informal jobs. Of the 4,500 Fijians with disabilities affected by TC Winston, one in five lost livelihood assets; afterwards, women with disabilities recovered more quickly if they received social protection top-ups. People with disabilities often confront isolation, stigma, and difficulty accessing disaster warnings and relief support. Physical accessibility difficulties further limit their ability to obtain food, basic services, and shelter, and many feel unsafe and are at higher risk of gender-based violence during and after disasters. People with disabilities also face heightened climate risks through multiple pathways. Research demonstrates that they experience

compounded vulnerabilities when combined with other underrepresented identities, and people with disabilities are largely overlooked in climate policy development. (Action on Poverty, 2025).

- Women and girls with disabilities can face multiple and intersecting forms of discrimination. This translates into significant challenges, including barriers to employment, quality education, and health and other care services, increased risks of violence and abuse, limitations on participation, and marginalization (or invisibility) in decision-making spaces. (UN Women, 2023)
- The Global Disability Climate Justice Working Group recommends four cross-cutting principles to ensure that climate action activities are disability-inclusive.
 1. Recognize people with disabilities as experts on their own lives and as active change agents.
 2. Value the diverse experiences and unique forms of knowledge across disability groups, including Indigenous people with disabilities, other underrepresented subgroups, and those with intellectual and psychosocial disabilities.
 3. Enable organizations and researchers with disabilities to participate fully in the development, design, and implementation of climate solutions.
 4. Ensure that perspectives from people with disabilities in low-income countries and small island states are represented in global decision-making and policy formation. The priority focus areas include:
 - Natural disaster impacts and disability-inclusive disaster risk reduction
 - Mental health of people with disabilities during climate emergencies
 - Food security and water, sanitation, and hygiene accessibility
 - Technological advances in early warning systems and assistive devices
 - Strategic climate mitigation impacts disability-inclusive climate measures. (Harvard Law School Disability-Inclusive Climate Action, Research and Development, 2025).

Older Fijians

- Older Fijians, especially those who are ill or frail, are highly vulnerable during rapid-onset disasters and often experience disproportionately high death and injury at rates. In TC Winston, people over 65 accounted for 37 percent of deaths, although they make up just 9 percent of Fiji's population. Challenges like limited mobility, ill health, and lack of tailored relief supplies further intensify their vulnerability and reduce their capacity for recovery and climate adaptation, particularly for older women who tend to live longer and face more poverty. (Government of Fiji, 2023)

People of diverse SOGIESC

- SOGIESC people will, on average, have more exposure to and are more susceptible to the adverse impacts of climate-related disasters, and have fewer resources to recover from climate harms. (Manna, 2024).
- Research indicates that SOGIESC people have difficulty accessing resources post-disasters due to the involvement of faith-based groups in recovery efforts, which may hold anti-LGBTI+ beliefs or refuse services. (Kutz, 2023). Emergency planning consistently fails to address the unique needs of SOGIESC people. For example, transgender women may be required to stay in evacuation shelters designated for men, "which

can present mental and physical dangers". These vulnerabilities are compounded by systemic barriers to stable employment due to discrimination and stigma. (Parzniewski S, 2025).

- SOGIESC people often avoid official evacuation centers due to fear of humiliation, bullying, and violence, leading them to stay in dangerous or unsafe conditions instead. Their mental health is significantly impacted, partly due to the lack of family services to support them and a lack of family acceptance is a major source of violence and trauma. (Down by the River, 2016).
- Fijians of diverse SOGIESC face discrimination and violence that heightens disaster vulnerability. Exclusion from shelters, a lack of tailored warning information, and stigma are common, especially in rural areas. Examples include misgendering in shelter allocation, lack of recognition of non-traditional families, difficulty accessing gender-affirming medication, and exclusion from housing or healthcare, relying on CSOs like DIVA for Equality and the Rainbow Pride Foundation for assistance. Recent efforts to incorporate diverse SOGIESC needs into rapid gender assessments and advocacy are improving attention in disaster response. Safe spaces, visibility, and community empowerment are crucial for effective disaster recovery and risk reduction. (Blanchard et al., 2023).

Impact Area	Key Points
Health & Safety	Higher risk of injury, disease, and care burdens for women and girls
	Disrupted access to essential health services; unsafe evacuation centers
	Gender-based violence escalates post-disaster
Mental Health	Trauma, grief, and stress affect women and girls the most
	Men may turn to alcohol or violence; suicide risks rise for farmers especially during in droughts
Livelihoods	Women lose proportionally more income and assets, impacting jobs and family security
	Slow recovery for home-based and informal sector work
Food Security & Nutrition	Disasters undermine food supply and increase prices; women spend more effort securing meals
	Coastal damage increases food insecurity; market shortages last for months
Unpaid Labor & Care	Women spend extra time fetching water and food post-disaster, reducing work time
	Uncompensated care and community recovery roles increase after disasters
Decision-Making	Women are underrepresented in tourism management and disaster response
	Limited access to training and planning roles; information is often filtered through men
Underrepresented Groups	Older, disabled, and SOGIESC people experience greater vulnerability, exclusion, and risks post-disaster
	Women in informal settlements face compounded risks of low income, unsafe housing, and high exposure

The Role of the Private Sector - Inclusive Climate Action

Fiji's private sector is playing a growing role in climate resilience by providing expertise, structured financing, and critical infrastructure; however, it faces barriers including limited access to climate financing, a need for technical capacity building, and insufficient government incentives. (Pacific Islands Forum Secretariat and Fiji Commerce and Employers Federation, 2023).

Most private sector leaders recognize that the changing climate will impact their businesses, citing direct risks such as crop losses in agriculture, infrastructure damage in construction, disrupted supply chains, and increased costs across all sectors. They anticipate or expect to experience operational disruption due to severe weather, floods, cyclones, and shifts in resource quality and availability. (Pacific Islands Forum Secretariat and Fiji Commerce and Employers Federation, 2023).

Financing is the largest barrier for climate mitigation and adaptation projects for the private sector in Fiji. High capital costs and complex access to external funds are significant obstacles. Other barriers include limited technical expertise within the private sector to develop projects, low awareness of climate finance mechanisms, and unclear policy guidance or government incentives. (Pacific Islands Forum Secretariat and Fiji Commerce and Employers Federation, 2023)

Although not specific to Fiji, international research suggests that businesses face constraints in integrating action on climate and gender, citing the following reasons for the lack of progress:

- Low levels of climate and gender-lens literacy can limit leaders' ability to identify and act on gender-responsive climate priorities.
- Lack of context-appropriate tools and frameworks can prevent effective implementation. Most of the guidance and tools available on climate governance are tailored to advanced economies.

- Funding and budget constraints prevent investment in important initiatives such as collecting, analyzing, and reporting on sex-disaggregated data.
- Silos between environmental and social development teams in large companies separate responsibility for interconnected topics.
- Low awareness and understanding of the business and impact case for integrated approaches to gender-responsive climate action prevent the allocation of sufficient support.
- A lack of knowledge or training on the climate-gender intersection can reduce organizations' ability to engage meaningfully, while raising strategy development costs, since these efforts may require outsourcing. (IFC, 2024).

Business Case for Inclusive Climate Action in the Tourism Sector

The private sector in tourism plays a crucial role in developing gender-positive climate responses by empowering women through inclusive practices, supporting women-led enterprises, and integrating inclusive climate strategies. Overemphasizing vulnerability risks can overshadow women's agency and leadership in advancing solutions and challenging societal norms. By fostering partnerships, the sector can amplify women's voices and enhance resilience. Institutional mechanisms like gender action plans and gender focal points help ensure initiatives are inclusive. (Manley & Goulding, 2020).

Moreover, tourism businesses contribute to climate action by promoting sustainable practices and supporting livelihood diversification, with a focus on market-driven and culturally-aware solutions. Strengthening women's leadership, providing training, and expanding access to finance are key to enabling women to actively participate in climate adaptation and mitigation within tourism. Building a stronger evidence base that draws on women's varied experiences and formalizing female participation in supply chains is essential for sector resilience and climate goals. Fostering peer learning will further inform effective gender-inclusive climate action.

The literature review presents compelling evidence for the business case of gender inclusion in climate-resilient tourism, where empowering women-led and community-based enterprises, integrating gender-responsive planning, and supporting diversified, resilient livelihoods can strengthen inclusive and sustainable tourism development (IFC, 2025).

Economic Returns of Gender Inclusion

- Enhanced profitability: Companies with gender-diverse leadership demonstrate higher financial performance.
- Supply chain resilience: Women are key to resilient supply chains, with women-led businesses often demonstrating greater innovation in climate adaptation.
- Market access: Women spend 90 percent of their incomes on families, creating multiplier effects when tourism creates economic opportunities for women.
- Innovation and adaptation: Women bring distinct viewpoints and traditional ecological knowledge that enhance climate resilience strategies.

Climate Resilience Benefits

Research demonstrates that applying an inclusive lens to resilience activities helps companies to anticipate and recover from climate-related events and foster innovation. In tourism contexts, this includes:

- Diversified supply chains that are less vulnerable to single-point failures
- Community-based adaptation that strengthens destination resilience
- Cultural tourism products that preserve traditional knowledge while generating income
- Eco-tourism initiatives led by women that protect natural assets critical to tourism.

Supply Chain Opportunities

- Women play central roles in tourism supply chains across the Pacific, from agriculture and fisheries supplying resorts to handicraft production for tourist markets. However, supply chain analysis in tourism remains understudied compared to agriculture, representing a significant research gap.
- International evidence shows that women are underrepresented in global supply chains and experience barriers, including social norms, mobility constraints, and restricted access to finance and technology. Addressing these challenges presents opportunities for tourism operators to strengthen supply chain resilience while promoting inclusive growth.

Strategic Opportunities

1. Recognise the business case: Gender inclusion enhances profitability, resilience, and innovation.
2. Assess supply chains: Identify women-led suppliers and their climate vulnerabilities.
3. Invest in adaptation: Support suppliers and staff who are women with climate resilience strategies.
4. Engage in decision-making: Include women's voices in climate, disaster, and business planning.
5. Document and share: Contribute to the evidence base of effective gender-inclusive climate practices.
6. Promote the **Do no harm** principle: Ensure all business and climate interventions prevent unintended negative impacts, particularly for women and underrepresented groups.

Gender-Smart Climate Action Toolkits and Implementation

The literature identifies several comprehensive frameworks for implementing gender-smart climate action in businesses; however, very few relate specifically to the tourism sector. The most relevant and useful toolkits are provided in Annex 5.

Lessons to Carry Forward

The literature review demonstrates that the intersection of climate change, gender, and tourism in Fiji represents both significant challenges and unprecedented opportunities.

Women face disproportionate climate vulnerabilities while simultaneously serving as key agents of resilience and innovation within the tourism sector.

The business case for inclusive climate action is compelling, with evidence showing enhanced profitability, supply chain resilience, and climate adaptation benefits among tourism operators that adopt gender-inclusive approaches. However, significant implementation gaps persist between progressive policy frameworks and on-ground action.

The development of a gender-positive climate action toolkit for Fiji's tourism sector should build on the extensive evidence base reviewed here, incorporating lessons from international frameworks while addressing the specific cultural, economic, and environmental contexts of Fiji. Such a toolkit must move beyond awareness to systematic integration, addressing structural barriers while leveraging women's leadership and traditional knowledge to build climate resilience across the tourism value chain.

For Policy Development

Five priority areas emerge for policy development:

- **Integrate frameworks:** Align tourism development strategies with climate policy implementation.
- **Strengthen implementation:** Bridge the gap between progressive policies and on-ground action.
- **Support the private sector:** Create systematic engagement mechanisms for private sector tourism operators.
- **Improve data collection:** Develop gender-disaggregated data systems for the tourism sector.
- **Scale financing:** Develop accessible climate finance mechanisms for women tourism entrepreneurs.
- **Research Gaps and Future Directions**

The literature reveals significant knowledge gaps that require attention:

- **Supply Chain Analysis:** Supply chain analysis in tourism remains understudied compared to agriculture, which is a significant research gap.
- **Tourism-Climate-Gender Nexus:** While studies have extensively examined tourism-climate linkages and gender-development connections separately, their intersection remains understudied.
- **Quantitative Evidence:** Literature on gender and climate adaptation indicates that women are both especially vulnerable and valuable to climate adaptation, but these ideas have been little considered in the context of adaptation within small businesses and have rarely been tested through quantitative empirical analysis.

The literature strongly supports the conclusion that effective inclusive climate action requires moving beyond separate inclusion and climate strategies toward integrated approaches that recognize gender-climate co-benefits and develop business models that simultaneously advance gender equality and environmentally sustainability objectives.

Annex 2 - Methodology

Summary

This Diagnostic assessed current gaps and opportunities for businesses and builds the case for inclusive climate action. The accompanying **Future Ready: Climate-Resilient and Inclusive Tourism in Fiji - A practical guide for businesses** provides businesses with actionable steps to develop and implement those actions, strengthening firms' inclusiveness and resilience against the impacts of a changing climate and improving their investment readiness.

Together, they sought to address the following questions:

1. Why should tourism businesses in Fiji take women and other underrepresented groups (for example, people with disabilities) into account when they plan and manage climate impact (climate adaptation/mitigation)?
2. What are the things to consider (for example, people, processes, and location) and practical steps to take when businesses are developing and implementing climate adaptation and mitigation plans without leaving women and other excluded groups behind?

The Diagnostic research was designed to stimulate inclusive practices and climate action by offering space for the tourism industry and its supporting stakeholders to reflect on past experiences, identify success stories and their enablers, and identify future potential actions to assist tourism businesses. Primary qualitative and quantitative research, combined with a secondary literature review, revealed the gaps and opportunities for businesses. Qualitative findings were triangulated with observed hazard data and anticipated changes to climate relevant to Fiji's tourism hubs to ensure recommendations reflect both lived experience and future risks.

Of the 121 stakeholders invited (84 from the tourism sector and 37 supporting stakeholders), 63 participated (46 tourism and 17 supporting) – a 52 percent response rate.

Forty-eight tourism respondents participated across accommodation providers, tour operators, associations, and community-based businesses. Perspectives were captured through four tourism focus group discussions held in Suva, Nadi, Rakiraki and a Mamanuca island, alongside key informant interviews and enterprise surveys, capturing both geographic and operational diversity. Engagement spanned three tiers of the sector – leaders, entrepreneurs and employees – ensuring insights reflect decision-making, ownership and frontline experience. In addition, 17 key informant interviews were conducted with government agencies, civil society organisations, development partners and community representatives. Together, these inputs provide a robust and representative snapshot of Fiji's tourism resilience landscape (Box 17).

BOX 18

Research Participants Snapshot



BOX 19

Summary of Tourism Research Consultations



across accommodation, tours, associations and community-based operators.



in Suva, Nadi, Rakiraki, and a Mamanuca island.



with leaders, entrepreneurs, employees.



with public agencies, civil society organizations, development partners, and community representatives.

Founded in Fijian Business Realities

A mixed-methods design ensured both statistical and lived-experience insights, supported by a literature review.



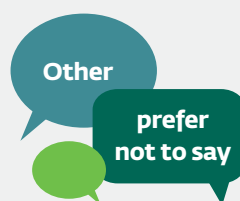
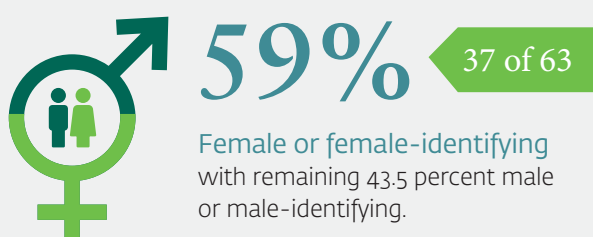
Together, these sources create a representative snapshot of Fiji's tourism resilience landscape.

All respondents provided gender data. In the overall respondent set, 58.7 percent (37 of 63) were female or female-identifying, with the remaining 41.3 percent male or male-identifying. For tourism stakeholders, the balance was similar but slightly lower, with 56.5 percent (26 of 46) identifying as female and 43.5 percent as male.

Respondents were also invited to self-identify as Other (with option but no requirement to specify) or decline to identify (Prefer Not To Say). No respondents chose the latter two categories.

BOX 20

Research Participants by Gender



Respondents were invited to self-identify as Other (with option but no requirement to specify) or decline to identify (Prefer Not To Say). No respondents chose the latter two categories.

A list of participating enterprises and organisations (tourism, non-tourism and workshop respondents) can be found in Annex 6.

Detailed Methodology

Supporting Annexes

The design of the research tools and approach reflected global best practices, regional relevance, and national context. The Literature Review is provided in full in Annex 1; Annex 4 documents the national, regional, and international Frameworks relevant to Fiji; and Annex 5 provides examples of Toolkits and Resources that can support implementation of the Guide.

Stakeholder Selection and Engagement

Stakeholder engagement focused on the tourism private sector, while also drawing on insights from non-tourism stakeholders to provide a broader context and identify potential learnings from outside the sector. While qualitative consultations captured lived experiences and perspectives from industry/supporting stakeholders, the quantitative analysis of the sector survey provided the evidence base to validate insights, identify broader patterns, and build a compelling business case for inclusive and climate-resilient practices.

In line with the guiding principles of the project, the sampling strategy:

- Actively sought participation of women, youth, people with disabilities, and people of diverse sexual orientations, gender identities and expressions, and sex characteristics (SOGIESC)
- Recognized the need to provide translation and local facilitation in iTaukei and Hindi as needed
- Used gender-sensitive and trauma-informed approaches
- Ensured a minimum of 50 percent of research participants were women
- Stakeholder selection and requests prioritized women-led businesses and stakeholders from other underrepresented groups.

Tourism Stakeholder Matrix

An initial consideration in the stakeholder selection was location, with Fiji's tourism industry clustered in several 'hubs' around the country. Stakeholders were selected from the following geographical areas, targeting a mix of business types, roles, and gender balance.

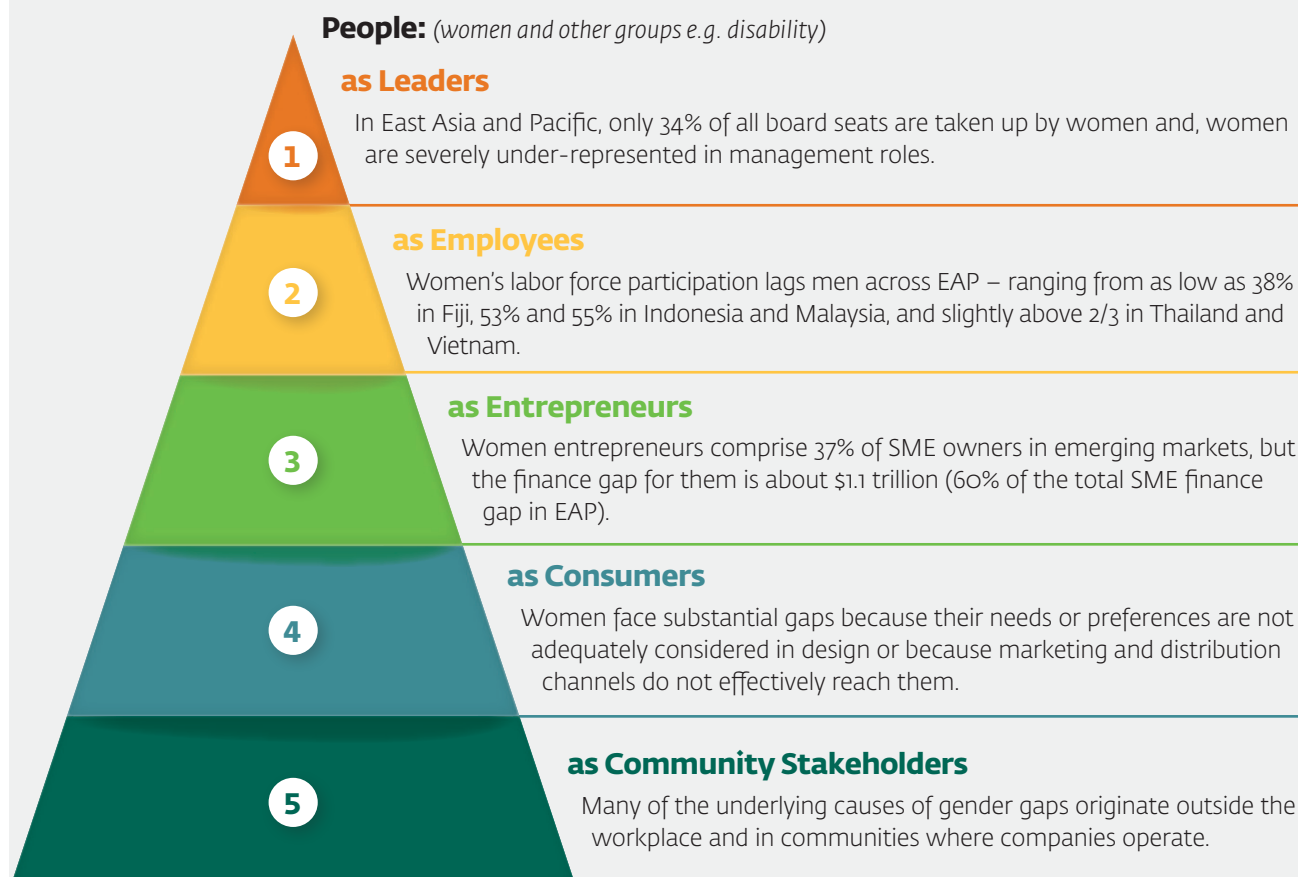
- **Nadi/Denarau/Lautoka corridor:** high-tourism zones and the location of major sector stakeholders (resorts), as well as gateway marine infrastructure.
- **Suva:** limited tourism operations, but an administrative center for policymaking, finance, and advocates.

- **Rakiraki:** an emerging tourism hub on the north and northeast coast, highly vulnerable to the impacts of a changing climate including recurrent flooding from river systems, prolonged drought conditions, and increasing rainfall variability.
 - **Yasawa/Mamanuca island groups:** highly vulnerable to the impacts of extreme weather. These islands are in the path of tropical cyclones and are hit the hardest with higher frequency and high intensity storms.
 - **Vanua Levu island:** The major towns of Savusavu and Labasa are centers for the island's tourism activity, which is being supported to grow through the World Bank's NaVualiku tourism development project.
- To capture both the diversity of tourism business types in Fiji and the range of stakeholder groups within those businesses, the methodology developed a Tourism Stakeholder Matrix (TSM) which integrates business categories with the stakeholder types outlined in the IFC Gender Triangle (Figure 4), targeting a broad and fully representative sample of respondents.

FIGURE 4

IFC Gender Triangle

IFC approaches gender and inclusion across 5 stakeholder groups



In addition to targeting diversity by business type, the research methodology also targeted diversity by role within the business and gender. A Tourism Stakeholder Matrix (TSM) was developed using the IFC Gender Triangle, which identifies stakeholder strata of Leaders, Entrepreneurs, Employees, Consumers, and Community. Obtaining input from every stakeholder within every business type was not feasible; however, the TSM guided a balanced and targeted sampling strategy. For the purposes of assigning invitees and respondents to the TSM, alignment with the IFC Gender Triangle stakeholder strata and respondent scope of influence was considered (Table 4).

With a focus on business guidance, the sampling for *Consumers* was minimal, while *Community Stakeholders* were accounted for in the TSM through business type 'Community Based Tourism Operator', and were also represented in the non-tourism stakeholder consultations.

Consumers were not within the scope of the research; however, two entities were invited (one responded) as proxies for their customer bases. *Consumer*-related insights nevertheless emerged through questions in the FGDs and surveys, and these have been incorporated into the relevant analysis sections.

In selecting invitees (total 84), the research team assumed the gender identities of participants to establish a balance across those (assumed) female/female identifying (F/FI) and (assumed) male/male identifying (M/MI). These assumptions were not shared with the respondents to avoid an expectation bias, and respondents were asked to self-identify.

Table 5 shows the breakdown of invitees by stakeholder strata type, while Table 6 presents the range of participating tourism sector stakeholders approached (total of 84) using the TSM as the sampling guide.

TABLE 4

Stakeholder Strata Definitions

Strata Level	Definition
Leaders	- Investors - Medium to large business owners - Top-level managers who are decision makers and have significant responsibility and influence over groups of employees and business functions - Other influencers, such as representatives of formal tourism associations or informal business collectives and demonstrated advocates on relevant topics (the latter regardless of business size).
Entrepreneurs	MSME owners and operators, with smaller staffing numbers but greater autonomy in business operations
Employees	- Individuals with limited decision-making power - Directly affected by business policies and work within established operations
Consumers	Not within the scope of the research
Community	- Community Based Tour Operators - Non-Tourism Stakeholders

TABLE 5

TSM Invitees by Strata Type and Gender

	Leader	Entrepreneur	Employee	Consumer	Total	%
Female/Female Identifying	8	15	22	1	46	54.8
Male/Male Identifying	13	9	15	1	38	45.2

TABLE 6

Tourism Stakeholder Matrix (Invitees)

	Leaders		Entrepreneurs		Employees		Consumers	
	F/FI*	M/MI*	F/FI	M/MI	F/FI	M/MI	F/FI	M/MI
Large Hotel/Resort (150+ rooms)	1	5			1			
Medium Hotel/Resort (26-149 rooms)	1	3			12	7		
Small/Boutique Hotel/Resort (< 25 rooms)	1		1	1	5	5		
Small Guesthouse/Hostel (<25 rooms)			1		1	2		
Local Bure / Village Homestay					1	1		
Inbound Tour Operator					1			1
Outbound Tour Operator			1				1	
Land Transport Operator		1	1					
Community-Based Tourism Operator	1	2	1	2				
Tour Guides					1			
Land Activity / Day Tour Operator			6	2				
Wellness Tourism Operator			2					
Cruise Operator	1							
Marina Operator		2						
Dive / Marine Day Tour Operator			1	1				
Restaurant/Cafe Operator				3				
Events Operator	1							
Supply Chain								
Tourism Association	2		1					
Subtotal by Gender	8	13	15	9	22	15	1	1
Total by Stakeholder Typology	21		24		37		2	

F/FI – Female or Female Identifying. M/MI – Male or Male Identifying – the gender was assumed by the research team

Data was collected in September 2025 via multiple channels: online and offline surveys completed by respondents, facilitated survey completion through telephone and video interviews, transcribed key informant interviews (KIIs), and a series of transcribed focus group discussions (FGDs) conducted in Nadi, Rakiraki, Suva, and a resort island in the Mamanuca group.

All research followed Fijian cultural protocols and ethical engagement principles, with informed consent and accessibility in English, iTaukei, and Hindi, enabling participants to express themselves in their preferred language.

Translation of transcripts for analysis and quotes was conducted by iTaukei and Hindi native speakers. The project also developed a set of case studies profiling Fijian tourism enterprises that have implemented inclusive climate-resilient practices, providing real-world examples to support the accompanying Guide.

In-person FGDs were held in Nadi, Suva, Rakiraki and Suva, and on one Mamanuca group island. Thirty-three tourism respondents participated in FGDs in Nadi, Suva, Rakiraki and an island in the Mamanuca group, representing 17 enterprises (21 business lines including secondary). Of these 17 enterprises, 12 also completed the tourism operator survey.

BOX 21

Focus Group Discussions (FGD) Participant Summary

33

FGD participants

17

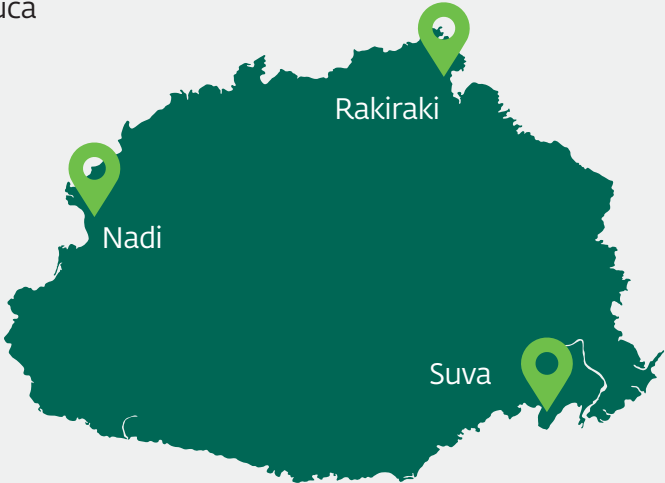
Enterprises

(21 business lines including secondary)

12

also completed the tourism operator survey.

Mamanuca Group



Thirty-three tourism respondents participated in FGDs in Nadi, Suva, Rakiraki and an island in the Mamanuca group, representing 17 enterprises (21 business lines including secondary). Of these 17 enterprises, 12 also completed the tourism operator survey.

Virtual connections were made with industry stakeholders in the Yasawa/Mamanuca islands and Vanua Levu, as well as being offered for respondents in other locations who were unable to attend a FGD. Thirteen non-FGD respondents (representing 11 diverse enterprise types and 17 business lines) completed the enterprise survey, facilitated by the research team through an online or telephone discussion.

One further survey respondent submitted their responses without additional engagement with the research team. A total of 46 tourism sector respondents participated in the research, representing 28 enterprises across the full spectrum of operational types).

BOX 22

TSM Respondent Summary



46
Tourism sector
respondents
participated



28
Enterprises represented
across the full spectrum of
operational types

Some respondents indicated additional
business line (for example an accommodation
also hosting a dive operation)



These secondary business
lines account for a further



15
Business
operations

OR



Association
representations

Some respondents indicated additional business lines, for example, an accommodation provider also hosting a dive operation. These secondary business lines account for a further 15 business operations or Association representations. Box 18 provides a breakdown of respondents by business line.

These secondary business lines are not included in the matrix, but relevant insights related to those operations are included in **Section 3 – Key Findings**.

BOX 23

Breakdown of Business Types (Primary and Secondary Lines)

28 Primary Tourism Business Lines		15 Secondary Business Lines	
2	Large Hotel / Resort (150+ rooms)	1	Small / Boutique Hotel/Resort (< 25 rooms)
6	Medium Hotel / Resort (26-149 rooms)	1	Inbound Tour Operator
4	Small / Boutique Hotel / Resort (< 25 rooms)	1	Land Transport Operator
1	Local Bure / Village Homestay	2	Community Based Tourism Operator
1	Inbound Tour Operator	1	Tour Guide
1	Land Transport Operator	1	Land Activity / Day Tour Operator
3	Community Based Tourism Operator	4	Dive / Marine Day Tour Operator
1	Tour Guides	3	Supply Chain
3	Land Activity / Day Tour Operator	1	Tourism Association
1	Wellness Tourism Operator		
1	Marina Operator		
1	Dive / Marine Day Tour Operator		
1	Restaurant / Café Operator		
3	Tourism Association		

Tables 7 and 8 present the same breakdowns as provided in Tables 1 and 2 for TSM invitees, but reflecting those who participated (total 46). The participation rate for tourism stakeholders was thus 54.8 percent (46 of 84 invitees).

TABLE 7

TSM Respondents by Strata Type and Gender

	Leader	Entrepreneur	Employee	Consumer	Total	%
Female/Female Identifying	5	7	14	0	26	56.5
Male/Male Identifying	3	4	12	1	20	43.5

TABLE 8

TSM Stakeholders (Participated)

	Leaders		Entrepreneurs		Employees		Consumers	
	F/FI*	M/MI*	F/FI	M/MI	F/FI	M/MI	F/FI	M/MI
Large Hotel/Resort (150+ rooms)	1				1			
Medium Hotel/Resort (26-149 rooms)					9	6		
Small/Boutique Hotel/Resort (< 25 rooms)	1			1	4	5		
Small Guesthouse/Hostel (<25 rooms)								
Local Bure / Village Homestay						1		
Inbound Tour Operator								1
Outbound Tour Operator								
Land Transport Operator			1					
Community Based Tourism Operator	1	2	1	1				
Tour Guides								
Land Activity / Day Tour Operator			2	1				
Wellness Tourism Operator			1					
Cruise Operator								
Marina Operator		1						
Dive / Marine Day Tour Operator			1					
Restaurant/Cafe Operator				1				
Events Operator								
Supply Chain								
Tourism Association	2		1					
Subtotal by Gender	5	3	7	4	14	12	0	1
Total by Stakeholder Typology	8		11		26		1	

* F/FI – Female or Female Identifying or M/MI – Male or Male Identifying (as confirmed by participant)

Non-Tourism Stakeholders

Seventeen respondents in this group represented a total of 13 organizations: five community or civil society organizations, four public administration organizations, and four donor partner/development agencies. A further 20 organizations were invited to participate, including representatives of the investment ecosystem and additional community and civil society organizations.

This composition reflects both domestic and external perspectives, linking community-level experience and national policy with regional and donor-driven initiatives that influence the tourism sector. Several organizations had more than one representative participate in the KII, allowing for a diversity of roles and viewpoints within the same institution. Most participants were based in Suva, Fiji's administrative hub, while some development partner respondents were located outside Fiji.

For non-tourism stakeholders, KIIs were held online and were transcribed. A total of 17 respondents were interviewed, representing 13 organizations across government, civil society, development partners, and local communities. The KIIs followed a similar structure to the survey, with differing question sets for each stakeholder type. 70 percent of respondents were female/female identifying (see Table 6).

TABLE 9

Supporting Stakeholder Respondents by Organization Type and Gender

	Community / Civil Society	Public Administration	Donor/ Development	Total	%
Female/Female Identifying	2	3	6	9	70
Male/Male Identifying	3	2	1	4	30

Validation Workshop

A validation workshop was held on 17th November 2025 to test and refine the research findings and draft structure of Guide, ensuring its relevance and usability for Fiji's tourism sector. Of the 22 participants in the Validation Workshop 18 participants (82%) identified as female, and 4 participants identified as male (18%). Ten participants represented the tourism sector, eight of whom had been research respondents, while the remaining 12 participants included three who had been previous research respondents.

Held in a hybrid format the workshop brought together 22 participants (12 joining in person and ten joining online) representing government agencies, development partners and a diverse range of tourism operators, from a national airline and large international resorts to small, community-based and remote enterprises. The project team presented the proposed practical approach of the Guide and key findings from research, which participants broadly validated based on their own operational experience.

Discussion focused on practical implementation challenges, with strong consensus that the Guide must move beyond theory to provide clear, low-cost, and scalable actions. Stakeholders emphasised the need to account for the realities of remote operations outside Suva. Feedback from the workshop directly informed refinements to the Guide's design, the six key focus areas and the development of practical tools to support uptake by tourism businesses across Fiji.

Annex 3 - Research Questions

The qualitative and quantitative research methods aim to answer the following questions:

1. What are the gender impacts and vulnerabilities related to climate change within tourism businesses, supply chains, and communities?
2. What are the perceptions and experiences of gender barriers in the context of climate risks and adaptation in tourism?
3. What gender gaps exist in decision-making, employment, leadership, and resources in the context of climate adaptation and sustainability in the tourism sector?
4. What are the key barriers and potential opportunities for tourism businesses to effectively implement inclusive climate action strategies?
5. What are the enablers of effective and inclusive climate change action for tourism businesses?
6. Which gender-responsive strategies and tools have proven effective in supporting leadership, entrepreneurship, and workforce participation in climate action in tourism?
7. What practical steps can tourism operators take to make recruitment, operations, and value chains both climate-resilient and gender-inclusive?
8. Which partnerships and policies strengthen the effectiveness of gender-smart climate strategies for business?
9. What cultural or local practices influence the effectiveness of gender-inclusive climate action, and how can the Guide be adapted to different tourism business contexts?
10. What are the financial risks and costs to tourism businesses of not addressing gender gaps in climate adaptation?
11. How do gender-inclusive climate strategies contribute to business resilience, profitability, and investment readiness?
12. What are the financial risks and costs to tourism businesses of not addressing gender gaps in climate adaptation?

Tourism Operators – Survey, KII, and FGD Questions

A single survey tool was used for Tourism Operators across all research modalities (online/offline self-completed survey, KIIs, and FGDs).

Climate Vulnerability

- In the last five years, have you experienced more frequent or severe bad weather, like cyclones, floods, or rising sea levels?
- How did these events change your daily business operations, staffing, or supply chain?
- What were the biggest problems these events created?
- What new or different things did you try to cope with these challenges?
- Did these events cause financial losses? How did you estimate or track them?

How Climate Disasters Impact Women and Men Differently

- When bad weather struck, did you notice if women and men in your business or community were affected differently?
- What did you see or hear? Please share examples.
- What types of support did women or men need most when getting back to work after these events?

How Climate Disasters Affect Other Vulnerable Groups

Have you noticed specific difficulties for any of these groups because of weather events?

- People with disabilities
- Older adults
- Ethnic or racial minorities
- LGBTI+ people
- Young people
- What did they need to get back to normal?

Supporting Workers During Climate Disasters: What Fiji Tourism Businesses Provide

- What types of support did your business (or others you know) provide for workers during/after bad weather?
- What worked well? (e.g. emotional support/counselling, financial assistance, flexible leave, transport?)

Climate Action in Fiji Tourism: What Businesses Are Doing

- Has your business taken any steps over the last three years to better adapt to, or reduce your impact on, climate change? (e.g. renewable energy, energy-saving, flood-proofing, cutting waste, emergency planning?)
- In planning these actions, did you think about the different needs or ideas of women or other excluded groups? If yes, how? If not, what stopped you?
- Do you have plans for more adaptation or mitigation actions? Will you try to consider the needs or ideas of different groups?

Gender and Inclusion in Workplace Practices

- What policies or practices on gender equality or inclusion exist in your business?
- How do you make sure staff know about these policies? What works best?
- Do you offer any leadership training or mentoring for staff? Has this helped women step into leadership roles?

Inclusive Procurement – Supply Chain Considerations

- Do you buy from or partner with women-owned or disability-inclusive businesses?
- How do you engage (work with, consult, support) local communities and specific groups
- How Staff and Management View Gender, Inclusion, and Climate Resilience

- Gender-inclusive climate action means taking steps to address climate risks or opportunities in ways that consider and benefit people of all genders, ensuring everyone's needs and contributions are recognized.
- How do you and your staff see the role of gender equality and inclusion in staying strong against climate challenges?
- Do you think there's a connection between climate change risks and gender or social inclusion?
- Can you share stories in which focusing on gender or diversity helped your business or improved community ties?

Challenges to Gender Equality and Inclusion in Climate Risk Contexts

- What makes it hard to connect gender equality/inclusion with climate action or disaster planning? (e.g. cultural, policy, financial, lack of information?)
- What could help you overcome these barriers? What is your biggest challenge?

Information and Support Needs

- What tools, guides, or kinds of help would make it easier to include women or excluded groups in your climate actions? (e.g. checklists, examples, templates, funding, training?)

Sharing Good Practices

- Do you have a good example to share?
- Would you like your business highlighted as a good practice?
- Is there any example that is more sensitive, perhaps not a good practice but a good learning, that you are willing to share in the Guide if anonymized?
- What advice would you give other businesses?

Non-tourism Stakeholder – KII and FGD Questions

Five different survey tools were used for the KIIs with non-tourism stakeholders: Government Agencies (Govt); Finance Sector (Fin); Multilateral and Donor Agencies (Donor); CSOs and NGOs (CSO); and Land-Ownning Unit Representatives (Land). The lists below are an aggregation of the survey questions, highlighting areas of particular focus in the discussion with each stakeholder type.

Climate Change Impacts

- How have climate change impacts (such as cyclones, flooding, sea level rise) affected tourism businesses, supply chains, and communities in Fiji? (Govt, Land)
- Can you provide specific examples or notable trends? (Govt, Land)
- In the last five years, have you noticed more frequent or severe weather events (such as cyclones, flooding, or sea level rise) affecting your community? (Land)
- If yes, how have these extreme weather events impacted your community? (Land)
- What have been the most significant impacts or challenges following such events? (Land)
- How did these events impact people working for tourism businesses? (Land)
- What increased climate/vulnerability risks have you seen affecting tourism businesses in recent years? (Fin)
- Have climate events led to changes in risk assessment or business approach? (Fin)

Gendered and Social Impacts

- In your experience, have extreme weather events affected women and men differently in your workplace or community? If yes, can you describe how? (Land, CSO)
- What specific types of support did women and men need during and after these events to be able to resume work? (e.g. flexible work schedules, childcare, transportation, mental health support, financial assistance) (Land)

- Did you notice that extreme weather events impacted any of the following groups differently: people with disabilities, older adults, ethnic or racial minorities, LGBTI+ people young people? (Land, CSO). If yes, please describe the differences you observed. (Land)
- What kinds of support did these groups need during and after the events? (Land, CSO)
- What has been the impact on women/excluded groups? (CSO)
- Do women/men or others experience these challenges differently? How? (CSO)
- What about people with disabilities, older adults, youth, minorities, LGBTI+ people – unique impacts or needs? (CSO, Land)
- How are women, people with disabilities, LGBTQI people, or other excluded groups particularly affected? (Govt)
- What strategies does your agency use to ensure that women, girls, and excluded groups (for example, people living with disabilities or LGBTI+ communities) can meaningfully participate in - and benefit from - these programs or projects? (Donor)

Governance, Power and Benefit-Sharing

- How has your village's relationship with the resort/tourism business developed over the years? (e.g. through lease agreements, employment, or community partnerships) (Land)
- Do you feel your community has a say in how the land is being used and how benefits are shared? (Land)
- Probe: Do men and women in the village have an equal say in these decisions? (Land)
- What could improve this relationship? (Land)
- Would your village be open to contributing stories, photos, or good practices to a guide that helps other communities and tourism businesses work better together? (Land)

Institutional / Organizational Response and Practices

- Has the resort/tourism business worked with the village on any climate-related activities or environmental protection efforts? (e.g. mangrove planting, waste management, erosion control, disaster planning) (Land)
- What roles do men and women typically play in these activities? (Land)
- Are there any barriers for women who want to be more involved? (Land)
- What practical actions or best practices should tourism operators consider making their recruitment, operations, and value chains more climate-resilient and gender-inclusive? (Govt, Donor)
- How did your organization support affected people/groups? (e.g. emotional, emergency, legal, relocation, child/elder care, etc.) (CSO)
- What worked well? Any innovative programs? (CSO)
- Does your agency intentionally incorporate gender equality and inclusiveness in the design and implementation of climate programs or projects? If yes, how is this done in practice? If no, what are the main reasons or challenges? (Donor)
- What frameworks, indicators, or guidelines does your agency use to support gender-responsive climate action? (Donor)
- When connecting climate and gender agendas: Is your agency intentional about linking these priorities (e.g. shared or joint targets) or handled separately? (Donor)

Gender-Inclusive Climate Action

- Have there been any initiatives by the resort/business to support women's participation in leadership and training? (Land)
- What kind of support (training, resources, dialogue) would help your village strengthen its gender-inclusive climate action? (Land)
- What current national programs, incentives, or policy initiatives are in place to support tourism businesses adopting gender-inclusive climate actions? (Govt)

- What gender-inclusive climate actions have your organization or partners undertaken? (CSO, Donor)
- How do you ensure these efforts include women and excluded groups? What lessons have you learned? (CSO)
- How does your institution see the connection between gender inclusion and climate resilience among tourism clients? (Fin)

Finance, Risk and Resilience

- What has been the impact of climate events on your lending, insurance, or investment? Any major claims or defaults? (Fin)
- Does your institution track or promote gender equality, women's entrepreneurship, or excluded-group inclusion in tourism finance or investment? (Fin)
- Do you set targets or tailor products for women, youth, or disability-inclusive businesses? (Fin)
- Have you launched financial products (recovery loans, disaster cover, green finance) to help tourism clients adapt to climate risks? (Fin)
- Are any designed to reach women or excluded groups specifically? (Fin)
- Do you assess whether clients have adaptation or inclusion policies? Does this affect lending or investment decisions? (Fin)
- Is gender and climate attention a business consideration for you? Any gaps in risk/opportunity measurement? (Fin)
- Are staff trained in inclusive/green finance? (Fin)
- What further tools/data/support would help you expand gender-inclusive climate-smart finance? (Fin, Donor)
- What are the key challenges/barriers in scaling inclusive, climate-resilient finance? (Fin)
- What financial or technical resources does your agency provide to help businesses (including MSMEs and community-based enterprises) address climate challenges? (Donor)
- Is there a gender focus to this, for example supporting women-led SMEs to increase their climate resilience? (Donor)

Partnerships and Collaboration

- How does your agency/department/ministry collaborate with private-sector organizations or civil society on gender-inclusive climate action in the tourism sector? (Govt, Donor)
- Can you share examples of successful partnerships or joint initiatives? (Govt, Donor)
- Do you collaborate with tourism businesses, government, or others to support these groups? (CSO)
- What helps partnerships succeed? Any stories of impact? (CSO)
- Do you partner with others (govt, CSOs, funders) to support gender-inclusive or resilient tourism businesses? (Fin)
- How does your agency collaborate with government ministries, civil society, the private sector, and local communities to promote gender-responsive climate action? (Donor)
- Are there joint initiatives or networks that you would recommend or highlight? (Donor)

Needs, Gaps and Opportunities

- What gaps or challenges do you see in existing government programs, policies, or public investment in helping tourism businesses become more gender inclusive and climate-resilient? (Govt, Donor)
- Are there areas where the government could do more or where new policies are needed? (Govt)
- What information, resources, or tools would make it easier to include women/excluded groups? (CSO)
- What are the main barriers in communities or organizations? (CSO)
- How could these be addressed? (CSO)
- What further tools/data/support would help you expand gender-inclusive climate-smart finance? (Fin, Donor)
- What types of information, tools, training, or partnerships would be most useful for supporting both large businesses and MSMEs, including community-based tourism enterprises, to adopt gender-inclusive climate actions? (Govt)

Good Practices, Advice and Learning

- What advice, tips, or examples do you have for others supporting gender and inclusion in climate response? (CSO)
- Would your group or partners be willing to be featured as a good-practice case study? (CSO, Donor)
- Advice for others in the financial sector? Could your institution be profiled as a good-practice case? (Fin)
- Can you share examples of good practices, success stories, or models from your funded programs that illustrate effective gender-inclusive climate resilience? (Donor)
- Would you be open to your agency or its projects being featured as a case study of best practice in a guide for Fiji's tourism sector? (Donor)
- Are there other international, regional, or national initiatives - not already mentioned - that contribute to gender-inclusive climate adaptation and mitigation in Fiji's tourism sector? (Donor)

Annex 4 - Major International Conventions and Frameworks

United Nations Framework Convention on Climate Change (UNFCCC) and the Paris Agreement

- Fiji ratified the UNFCCC in 1993 and became the first country in the world to ratify the Paris Agreement in 2016.
- Under the Paris Agreement, Fiji is committed to its Nationally Determined Contribution (NDC), aiming for 100 percent renewable electricity and a 30 percent reduction in emissions by 2030.
- The Paris Agreement's goals shape Fiji's national climate strategies, resilience and mitigation actions, and transparent reporting.

Sendai Framework for Disaster Risk Reduction (2015–2030)

- Fiji has endorsed the Sendai Framework, focusing on integrated disaster risk reduction and resilience, with a strong emphasis on gender and social inclusion. (Government of Fiji 2021)

Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW)

- Fiji ratified CEDAW in 1995. CEDAW guides Fiji's laws and policies to promote women's rights, address gender-based discrimination, and ensure women's participation in all areas of society.

Convention on the Rights of Persons with Disabilities (CRPD)

- Fiji signed the CRPD in 2010, ratified it in 2017, and domesticated its principles in the Rights of Persons with Disabilities Act 2018.
- The CRPD commits Fiji to actively protect and promote the rights and access of persons with disabilities in all aspects of life, including disaster risk management, public services, employment, and climate adaptation.

Sustainable Development Goals (SDGs)

- National development policies are aligned to the SDGs, mandating the mainstreaming of gender, disability, and climate considerations across all sectors. (UN Sustainable Development Portal, 2025) Fiji has formally committed to achieving the 2030 Agenda and the SDGs, especially:
- Goal 5: Gender Equality
- Goal 10: Reduced Inequalities
- Goal 13: Climate Action

Beijing Declaration and Platform for Action (1995)

- Fiji supports the Beijing Platform, which sets out comprehensive strategies for gender equality, women's empowerment, and the elimination of violence against women and girls.

Other Relevant Treaties and Commitments

- Universal Declaration of Human Rights (UDHR)
- International Covenant on Civil and Political Rights (ICCPR)
- International Covenant on Economic, Social and Cultural Rights (ICESCR)
- Addis Ababa Action Agenda on Financing for Development
- ILO Conventions on non-discrimination, equality, and decent work

Annex 5 - Gender Toolkits and Resources

There are many gender toolkits and resources available for the private sector, and some of those most relevant to this project are noted below.

Self-assessment tools for businesses to map areas of strength and gaps using a range of tools:

- Step-by-step guides for integrating gender analysis in climate risk assessments and action planning
- Examples of culturally appropriate community engagement methods, leveraging local women's expertise and leadership
- Templates for gender-inclusive business policies and staff training modules
- Intersectional approaches recognizing how gender intersects with other vulnerabilities.

The Hotel Resilient Standards on Disaster Risk Management and Climate Change Adaptation

These Standards were developed as part of the Hotel Resilient Initiative under the Global Initiative for Disaster Risk Management (GIDRM). Their guidance includes:

- Consulting women, especially Indigenous women, in the development of tourism infrastructure project designs aimed at promoting fossil fuel efficiency and the use of renewable energy.
- Adopting policies aimed at improving women's status and employment conditions in relation to their roles in resource and waste management: through leadership and technical training, performance monitoring, and the engagement of women as professionals, managers and decision-makers.
- Conducting gendered participatory Human Rights Impact Assessments to identify the company's differential impact on local communities' resources, including access to water and energy supplies.

- Extending environmental and social impact and risk assessments that many companies already routinely undertake. The additional cost for businesses is offset by benefits, such as enhancing reputation, investor confidence, staff retention, production, and profitability.
- Ensuring women's equal representation in decision-making and policy development processes of tourism companies and governmental bodies.
- Involving local women directly in the development of climate mitigation and adaptation strategies and shaping resource use and climate policies in the tourism sector.
- Ensuring adequate budgeting for the implementation of the above policies, including gender budgeting in all climate-related budgets and/or the establishment of a separate budget to address gender priorities and gender-targeted activities related to climate change.

WeClim Equally Gender-Smart Handbook for Climate Entrepreneurs

This handbook (WeClim Equally, 2024) represents one of the most comprehensive frameworks, offering structured guidance in four key sections:

- **Introduction and Business Case:** Demonstrates how adopting a gender lens adds value to climate businesses.
- **Assessment Framework:** Evaluates gender-climate activities across Leadership, Organizational Culture, Marketplace, and Community dimensions.
- **Implementation Planning:** Guides intervention design and impact measurement.
- **Investment Pitch Development:** Supports fundraising with gender-smart positioning.

Gender-Smart Green Financing Toolkit

This toolkit, provided by Value for Women, offers financial institutions frameworks to mainstream gender-smart solutions in green finance operations. The toolkit addresses the reality that 80 percent of women-owned businesses globally are financially unserved or underserved, while women-led businesses demonstrate lower greenhouse gas emissions and energy costs. (Inter-American Development Bank, 2022). Key components include:

- Gender self-assessment tools for financial institutions
- Client support mechanisms for MSMEs to become gender-smart and climate resilient
- Implementation frameworks.

Women and Net Zero Economy Action Toolkit

This toolkit, developed by Business Fights Poverty (Business Fights Poverty & PwC. (2021).), explores how businesses can transition to net zero while economically empowering women. It builds on the recognition of increasing consumer expectations and rising investor interest in both gender and climate considerations, such as the initiatives of the Gender and Climate Taskforce. (UK Government, n.d).

Gender at Work Framework

The Gender at Work framework (Clare Program, 2024) identifies four key intervention areas:

- Consciousness and capabilities
- Resources
- Informal norms and exclusionary practices
- Formal rules and policies.

This is a useful framework as it provides a multi-dimensional approach that addresses both individual and institutional dimensions of gender equality and climate resilience.

- Individual Capacity and Awareness – The framework encourages training and awareness-building for staff and leaders, helping tourism businesses shift attitudes and equip employees with skills to recognize and address inequities in climate adaptation actions. This can foster more inclusive workplace cultures and enhance customer engagement in tourism.
- Access to Resources and Opportunities – By highlighting the need to remove institutional barriers, the framework can inform toolkit modules on improving women's access to funding, professional development, and decision-making roles within tourism enterprises. This ensures women have equal opportunities to lead and benefit from climate resilience measures.
- Addressing Informal Norms and Practices – The toolkit can include strategies for identifying and challenging exclusionary cultural norms that limit women's participation, such as gender-biased hiring or role assignment, encouraging participatory approaches and dialogue among staff and communities.
- Formal Policies and Implementation – The framework supports the inclusion of policy review and reform in the toolkit, prompting businesses to establish or update gender-equality policies, include gender-responsive climate action in business plans, and ensure effective policy enforcement through regular training, accountability, and measurable targets.
- Adaptation to Local and Cultural Contexts – Drawing from the workshop's emphasis on context, the toolkit can help Fijian tourism businesses tailor inclusive climate strategies to specific community values, traditions, and governance structures, ensuring relevance and sustainability.

Annex 6 - Research Sources and Bibliography

Primary Sources

Tourism Stakeholder Surveys and Focus Group Discussions:

Surveys and Focus Group Discussions were conducted with representatives from tourism businesses across Fiji. These include: Allwest Surveying Consultants Pte Ltd (Owl's Nest), Blue Lagoon Beach Resort, Daku Resort, Finding Islands Tours, Giriti Kitchen Experience, InterContinental Fiji Golf Resort & Spa by IHG, KokoMana Cocoa Farm & Chocolate Tours, Mana Island Resort and Spa, Mesovu, Muanivatu Trails, Namosi Eco Retreat, Nanumi Au Eco Village, Nukubati, Ocean Ventures Fiji, Pehicle, Port Denarau Marina, Ramada Suites By Wyndham Wailoaloa Beach, Siga Beauty Spa, Suva Peninsula Hotel, Talanoa Treks, Tanoa Rakiraki Hotel, The Fiji Orchid, Tourism Fiji, Tropica Island Resort, Urata Lookout Café, Waya Lailai Ecohaven Resort, Wyndham Group, Yatu Lau Hotel, Yawalaikai Eco Resort.

Non-Tourism Key Informant Interviews:

Key Informant Interviews were conducted with representatives from the following organizations:

Balance of Power, Fiji Disabled People's Federation, Fiji Women's Rights Movement (FWRM), iTaukei Land Trust Board (TLTB), Market Development Facility (MDF), Ministry of Environment and Climate Change (MECC), Ministry of Trade, Co-operatives, Micro, Small and Medium Enterprises, and Communications (MTCMSMEC), Ministry of Women, Children and Social Protection (MWCSP), Pacific Private Sector Development Initiative (PSDI), Tourism Fiji, UN Women Pacific, Women in Fisheries Network – Fiji (WiFN-Fiji), Women's Fund Fiji, World Bank – NaVualiku Project Technical Team.

Validation Workshop Participants:

Allwest Surveying Consultants (Owl's Nest), Australian High Commission, Fiji Airways, Fiji National Provident Fund (FNPF), IFC – Country Office, InterContinental Fiji Golf Resort & Spa by IHG, iTaukei Land Trust Board (TLTB), Market Development Facility (MDF), Ministry of Tourism and Civil Aviation (MTCA), Namosi Eco Retreat, Nukubati, Ramada Suites By Wyndham Wailoaloa Beach, Shangri-La Yanuca Island, The Fiji Orchid, Tropica Island Resort, World Bank – Country Office, World Bank – NaVualiku Project Technical Team, Wyndham Group.

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