



# MALDIVES GENDER EQUALITY DIAGNOSTIC OF SELECTED SECTORS

**MALDIVES**

**GENDER EQUALITY  
DIAGNOSTIC OF  
SELECTED SECTORS**

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# Contents

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Boxes	iv
Message	vi
Foreword	vii
Acknowledgments	viii
Currency Equivalents	ix
Abbreviations	ix
Introduction	1
Part I. Gender Mainstreaming Context in the Maldives	3
Country Context	4
ADB Context	18
Part II. Gender Mainstreaming in Selected Sectors	23
Energy	24
Fisheries	35
Micro, Small, and Medium-Sized Enterprise Development	44
Tourism	58
Transport	71
Water and Sanitation	79

# Boxes

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## Country Context

1.	Reasons for Being Unemployed, by Sex, 2009–2010	6
2.	Share of Employment and Mean Monthly Income of Women and Men, by Industry, 2010	7
3.	Mean Monthly Earnings of Women and Men, by Occupation, Malé, 2010	8
4.	Highlights of the National Gender Equality Policy of 2009	14
5.	Gender Equality Interventions in the National Strategic Action Plan, 2009–2013	15
6.	Evolution of the National Women’s Machinery in the Maldives, 1981–2013	16
7.	Powers and Responsibilities of Island Women’s Development Committees	16

## ADB Context

1.	Gender Mainstreaming Categories of ADB Projects	19
2.	Approved Loan and Grant Projects	20

## Energy

E1.	ADB Loan and Grant Support to the Energy Sector in the Maldives	28
E2.	Outer Islands for Sustainable Energy Development Project (2014)	29
E3.	Examples of Gender Targets or Performance Indicators	31
E4.	Innovative Initiatives in Gender and Energy	32
E5.	Entrepreneurship in Energy by Women for Women	33
E6.	Entry Points for Strengthening Gender Equality in the Energy Sector	34

## Fisheries

F1.	Division of Labor in Preharvesting, Harvesting, and Postharvesting Activities in Fisheries	36
F2.	Employee Profile of Felivaru Fisheries Complex	38
F3.	ADB Loans and Technical Assistance in Fisheries for the Maldives	40
F4.	Entry Points for Gender Mainstreaming in the Fisheries Sector	43

## Micro, Small, and Medium-Sized Enterprise Development

M1.	Categories of Micro, Small, and Medium-Sized Enterprises	44
M2.	Comparison of Characteristics of Microenterprises as Livelihood and as Business Enterprise	45
M3.	Perceptions about Women Working Outside Their Homes	46
M4.	Financing Sources of Entrepreneurs	47
M5.	Bank of Maldives’ Borrowers by Type of Loan	47
M6.	Female Participation in Activities of Business Development Service Centers (July 2010–March 2011)	48
M7.	ADB Loan and Grant Support to the MSME Sector in the Maldives	51
M8.	Summary of Possible Support Services and Activities for Women in Micro, Small, and Medium-Sized Enterprises	55
M9.	Entry Points for Gender Mainstreaming in Micro, Small, and Medium-Sized Enterprise Initiatives	56

**Tourism**

T1.	Graduates from Faculty of Hospitality and Tourism Studies, 2005–2012	61
T2.	ADB Loan and Grant Support to Tourism in the Maldives	63
T3.	Participation Targets and Achievements in the Postsecondary Education Development Project	64
T4.	Activities and Achievements of the Employment Skills Training Project	65
T5.	The Addu-Meedhoo Cooperative Society	68
T6.	Regional Project Benefiting Home-Based Handicraft Producers	69
T7.	Entry Points for Gender Mainstreaming in the Tourism Sector	69

**Transport**

TR1.	Proportion of Vehicles Registered to Men Compared with Women, for the Maldives, Malé, and Atolls, 2012	73
TR2.	ADB Loans and Other Support to the Transport Sector in the Maldives	75
TR3.	Entry Points for Gender Mainstreaming in the Transport Sector	78

**Water and Sanitation**

W1.	ADB Loans and Other Support to Water and Sanitation in the Maldives	83
W2.	Lessons from the Regional Development Project, Phase II, for Strengthening Gender Equality Results	85
W3.	Entry Points for Gender Mainstreaming in Water and Sanitation Initiatives	87

## Message

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**T**he Maldives has made significant progress to advance gender equality in recent years. Gender gaps in education have shown a marked decline. Gender parity has been achieved in literacy rates, enrollment, and attainments at primary, secondary, and tertiary levels. Challenges remain, however, in the areas of women’s political, economic, and social empowerment.

Informed by the commitments set out in the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) and the Millennium Development Goals (MDG), the Government of the Maldives remains committed to harmonizing its national policies, laws, and programs with international instruments such as CEDAW, despite cultural challenges and political resistance. The government’s manifesto has six distinctive pledges to enhance two key policies: (i) political, economic, and social empowerment of women, and (ii) zero tolerance to violence against women.

The *Gender Equality Diagnostic of Selected Sectors*, formulated by the Asian Development Bank (ADB) with assistance from the government, focuses on selected critical sectors which include energy; fisheries; micro, small, and medium-sized enterprise development; tourism; transport; water; and sanitation. This publication can be a useful guide toward achieving the MDGs and the government’s manifesto. Thus, we highly appreciate the remarkable work and effort by ADB in gathering vital statistics and reviewing them from a gender perspective. It indeed provides an in-depth assessment of the gender equality context across sectors, documenting progress made and identifying areas for further improvement.

ADB has been an invaluable partner of the government in development issues and, more specifically, in advancing the visibility of gender issues across sectors. I wish to congratulate ADB for the commendable effort in producing this publication and for the consultative process followed—through direct engagement with sector and line agencies. Together, we hope to contribute toward achieving a gender-balanced society in the Maldives.



**Mohamed Anil**  
Attorney General  
Ministry of Law and Gender  
Republic of the Maldives

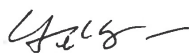
## Foreword

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Addressing gender equality gaps as a key strategy in the fight against poverty is a shared goal of the Asian Development Bank (ADB) and the Government of the Maldives. This is evident in ADB's long-term strategic framework, *Strategy 2020*, which identifies gender equity as one of the five drivers of change. The *Maldives Country Partnership Strategies* echo the importance of gender equity by retaining it as a key thematic priority. The government's most current *National Strategic Action Plan 2009–2013* identified three gender equality policy strategies: (i) develop and activate the necessary policy, legislative, and institutional framework for gender equality, (ii) empower women to facilitate their equal access to available opportunities with equal outcomes and results, and (iii) cultivate a culture of nondiscrimination and respect for women's rights. These shared principles and strategies set the context for all development operations in the country. And the success of operations addressing gender gaps lies in a sound analysis of gender issues in the sectors.

*Maldives: Gender Equality Diagnostic of Selected Sectors* provides an overview of the gender issues in the country and a more focused gender analysis of six sectors: energy; fisheries; micro, small, and medium-sized enterprises; transport; tourism; and water and sanitation. The first part of the diagnostic presents the country context, including the social and gender issues, as well as existing government mechanisms to address them. It also presents ADB's gender commitment as an organization, as it partners with the government to achieve shared development goals. The second part digs deep into the sectors to identify challenges and good practices in addressing gender issues.

I am confident that this diagnostic will prove a valuable resource for all development workers from government, civil society, the private sector, the international donor organizations who wish to design projects and other initiatives that will address the Maldives' development issues and ensure that women and men equally benefit from positive outcomes. Having produced a shared analysis of the gender issues in development is already a successful first step in the journey toward real development.



**Hun Kim**  
Director General  
South Asia Department



# Acknowledgments

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This report was prepared by the Asian Development Bank to provide an overview of and update on gender issues in the Maldives and help identify how gender dimensions can be incorporated into development assistance planning. The initial draft was prepared by consultant Lota Bertulfo. South Asia Department Principal Social Development Specialist Francesco Tornieri and consultant Mary Alice Rosero provided overall guidance to the report team throughout the process. The Asian Development Bank extends its gratitude to government officials and other stakeholders—including civil society and nongovernment organizations—who generously shared their time and insights and provided valuable comments and advice in preparing the report. It is hoped that this report will be useful to the government, nongovernment organizations, and individuals working in the gender and development field.

# Currency Equivalents

(as of February 2013)

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Currency Unit – Maldivian rufiyaa (Rf)  
Rf1.00 = \$0.065  
\$1.00 = Rf15.35

## Abbreviations

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ADB	Asian Development Bank
BDSC	business development services center
CEDAW	Convention on the Elimination of All Forms of Discrimination against Women
CSF	cost-sharing facility
GAP	gender action plan
GDP	gross domestic product
IWDC	Island Women’s Development Committee
MDG	Millennium Development Goal
MLG	Ministry of Law and Gender
MSMEs	micro, small, and medium-sized enterprises
NGO	nongovernment organization
PSDP	Private Sector Development Project
RDP	Regional Development Project
Rf	rufiyaa
SAARC	South Asian Association for Regional Cooperation
SMEs	small and medium-sized enterprises
TA	technical assistance
UNDP	United Nations Development Programme



# Introduction

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The 2012 gender gap index puts the Maldives in 95th place out of the 135 countries ranked, ahead of India at 105 but behind Sri Lanka at 39. The Maldives has particularly strong performance on female educational attainment, one of the four factors on which the index is based, but lags behind in the other three areas of economic participation and opportunities, health, and political empowerment.<sup>1</sup>

The Asian Development Bank (ADB) continues to work with the Government of the Maldives to close the gender gap through its efforts to mainstream gender in its loan and grant projects. This publication, *Maldives: Gender Equality Diagnostic of Selected Sectors*, will inform the development of ADB's next country partnership strategy with the Maldives. It provides a gender analysis of three ADB sectors prioritized in the *Country Partnership Strategy: Maldives, 2007–2011*, the interim country partnership strategy for 2012–2013 and 2014–2015 (micro, small, and medium-sized enterprise development; transport; and energy), as well as three other sectors that have benefited from some ADB support or are of special interest to ADB (water and sanitation, tourism, and fisheries). The Gender Equality Diagnostic considers ADB-supported projects in these sectors during 1998–2012, and highlights gender-related inputs and design measures and, where available, achieved results.<sup>2</sup> A number of challenges and opportunities for ADB in strengthening gender mainstreaming approaches are also suggested for each sector.

This Gender Equality Diagnostic relies heavily on data from government agencies and international organizations, such as the United Nations Development Programme (UNDP), UN Women, and the World Bank. It also uses information from consultations with government officials, especially officials from executing and implementing agencies of ADB-assisted projects. Other sources include nongovernment and community-based organizations, the private sector, and agencies of the United Nations. A consultation workshop was conducted in March 2011 to gain inputs from stakeholders, and others were held in May 2012 and February 2013 to update the information in view of the policy shifts and government restructuring resulting from a change in the country's presidency. Current policies and programs of the Republic of the Maldives, including its Strategic Action Plan 2009–2013, also inform the diagnostic.

As the Gender Equality Diagnostic was developed mainly for use by ADB staff and consultants in designing, implementing, and monitoring projects, it does not aim to provide a comprehensive analysis of the gender equality situation in the Maldives. Rather, it aims to provide ADB staff, consultants, government, and other partners with a handy resource for identifying gender issues and designing gender strategies consistent with the *Guidelines for Gender Mainstreaming Categories of ADB Projects*. It can also be used by the government, private sector, and civil society stakeholders in the Maldives to assist in identifying gender issues that can be addressed within the scope of their work, as well as in mainstreaming a gender equality perspective in their programs and projects.

<sup>1</sup> World Economic Forum. 2012. *The Global Gender Gap Report 2012*. Geneva. Tables 3a–3b.

<sup>2</sup> The period starts in 1998 as this coincides with the approval of ADB's policy on Gender and Development.

## Organization of the Gender Equality Diagnostic

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The Gender Equality Diagnostic is organized into two main parts:

**Part I** consists of two sections that describe the context within which gender mainstreaming in ADB operations in the Maldives takes place. The first section describes the *country context*. It begins with a brief description of the country's physical, economic, and social features, followed by an outline of the key gender equality issues in the country. It examines the existing policy and program environment within which gender equality initiatives take place and looks into the capacity of structures and mechanisms that implement these policies and programs.

The second section describes the *ADB context* for gender mainstreaming in the Maldives. It locates gender equity within ADB's strategic and corporate framework and the ADB policy on Gender and Development and, more concretely, the *Guidelines for Gender Mainstreaming Categories of ADB Projects*. It outlines ADB's gender equality strategy since 2006 and some of the lessons learned in gender mainstreaming in the Maldives and more generally in ADB operations.

**Part II** consists of six sector-focused chapters. Each chapter includes an outline of the key gender equality issues in the sector, the government policy context for gender mainstreaming, and gender approaches in ADB projects. Each chapter concludes with suggestions for strengthening gender mainstreaming in project design, implementation, and monitoring and a box highlighting entry points in sector analysis and project design.

Part I

**Gender Mainstreaming  
Context in the Maldives**

## Country Context

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The Government's highest priority is to empower women economically and financially. The most vital instrument for women's empowerment is education. It is the Government's policy to provide education to all children, and exclude no one. Let us heed the international call to promote women's rights, provide equal educational opportunities for girls, and let women's voices be heard in the lawmaking process.

—Paraphrased from the Speech of President Abdulla Yameen Abdul Gayoom, 15 May 2014

The Maldives is an archipelago that consists of 1,192 islands, of which only 196 (16%) are inhabited. Another 101 islands are used as resorts and 14 as sites for industrial plants. Only 10% of the estimated total land area of 300 square kilometers is suitable for agriculture. The Maldives has 26 natural atolls, which have been grouped into 20 *administrative atolls*. As of the 2006 census, the population was almost 300,000 (49.3% women).<sup>1</sup> According to the Ministry of Tourism, Arts and Culture, about 80,000 expatriate workers also inhabit the islands, most of them in resort islands.

The capital, Malé, has an area of about 2 square kilometers, and accommodates one-third of the country's population, making Malé one of the most congested places in the world.<sup>2</sup> The only other city is the newly declared city of Addu in the southernmost part of the country.

For the past decade, the Maldivian economy has been driven by tourism, which in 2012 accounted for 28.2% of gross domestic product (GDP) and about 29% of government revenue.<sup>3</sup> The fishing industry's contribution to GDP decreased from 6.0% in 2010 to 1.5% in 2012.<sup>4</sup> Continuous economic growth over the past decade at an annual

rate of 6%–8% has improved individual incomes—gross national income per capita continued to increase from \$6,530 (adjusted to purchasing power parity) in 2011 to \$9,400 in 2012.<sup>5</sup>

Notwithstanding the economic growth that the country has been enjoying in the past decade, the economy remains vulnerable to external shocks and climate change. For example, economic recession followed the 2004 tsunami. GDP shrank by 5% following the global financial crisis in 2007.<sup>6</sup> As an archipelago composed mostly of very small islands, land area is limited and the resource base is narrow, with low potential for agriculture and other industries. Its small population is extremely dispersed and fragmented, making delivery of services to many sparsely populated islands costly and difficult. With resources and services concentrated in the capital Malé, the atolls are underdeveloped and in need of assistance, rendering the economy and the people vulnerable to environmental and external market forces.

Despite its vulnerabilities, the Maldives has achieved five out of the eight Millennium Development Goals (MDGs)—ahead of the 2015 deadline—making it South Asia's

<sup>1</sup> Department of National Planning. 2013. *Statistical Yearbook of Maldives 2012*. Malé. Table 3.3.

<sup>2</sup> Footnote 1.

<sup>3</sup> Department of National Planning. 2014. *Statistical Yearbook of Maldives 2013*. Malé.

<sup>4</sup> Footnote 3.

<sup>5</sup> Central Intelligence Agency. 2013. *The World Factbook* (updated 5 December 2013). Washington, DC.

<sup>6</sup> Central Intelligence Agency. 2012. *The World Factbook* (updated 29 May 2012). Washington, DC.

only “MDG+” country.<sup>7</sup> Progress has been substantial in eradicating extreme poverty and hunger (MDG1); achieving universal primary education (MDG2); reducing child mortality (MDG4); improving maternal health (MDG5); and combating HIV/AIDS, malaria, and other diseases (MDG6). The Maldives’ Human Development Index value also increased from 0.529 in 1995 to 0.688 in 2012, a 30.0% increase or an average annual increase of about 1.6%. Mean years of schooling increased by 2.3 years, while life expectancy at birth has increased by 11.9 years for the same period.<sup>8</sup> However, progress has been relatively slower toward achieving three MDGs: promoting gender equality and women’s empowerment (MDG3), ensuring environmental sustainability (MDG7), and developing a global partnership for development (MDG8). Achieving these three MDGs and maintaining the achieved status in other MDGs remain difficult due to persistent inequalities between Malé and the atolls.

The current Government reiterates its commitment to the Women’s Empowerment Policy and calls on all agencies to ensure that their programs contribute to women’s economic and political empowerment. More specifically, the Government is committed to (i) enhance women’s economic empowerment, and (ii) ensure zero violence against women or any form of harassment or women. Other priorities set out by the Government include (i) eliminating barriers for women to join the work force, (ii) opening opportunities for women’s greater participation in the political sphere, (iii) protecting families from the negative impacts of divorce, and (iv) ensuring equal distribution of matrimonial property after divorce.

As a country that is described in its constitution as a “sovereign, independent, democratic state based on the principles of Islam,”<sup>9</sup> the Maldives has deeply ensconced Islam in the very fabric of daily life, especially in matters related to the family. Shari’ah law forms the basis of the Family Act, which sets the rules on marriage, divorce, child custody, inheritance, and property rights according to Islamic teachings.

### Key Gender Equality Issues

Following Islamic tradition, men are charged with the “protection and care” of their wives and children, and are considered the heads of households and principal decision makers. Cultural norms link men with activities outside the home that would enable them to earn and support their families, such as fishing, construction, engineering, and mechanical jobs, as well as dealing with tourists and outsiders, among others. On the other hand, reproductive tasks such as child care and household chores are seen as women’s responsibilities. The burden of performing these reproductive tasks is significant, as the average household has 6.2 members (7.0 in the atolls and 5.9 in Malé in 2009–2010).<sup>10</sup> Time-consuming reproductive responsibilities can inhibit women’s involvement in productive (paid) work, unless such activities are extensions of their reproductive roles, such as small-scale preparation and cooking of “short eats”, which they sell to their immediate communities.

The notion of “appropriate gender roles” and the gender division of labor influences access to resources and opportunities by Maldivian men and women, which in turn gives rise to gender issues in the following areas:

<sup>7</sup> Department of National Planning. *Millennium Development Goals: Maldives Country Report 2010*. Malé.

<sup>8</sup> United Nations Development Programme. 2013. *Human Development Report 2013*. New York.

<sup>9</sup> Ministry of Legal Reform. 2008. *Constitution of the Republic of the Maldives*. Chapter 1, Art. 2. Malé.

<sup>10</sup> Department of National Planning (Statistics Division). 2012. *Household Income and Expenditure Survey 2009–2010*. Malé. p. x.



## Employment

### ► **Gender disparity in labor force participation rate and unemployment rate**

Women's share of wage employment in the non-agriculture sector is at a low 30%. While women's labor force participation rate has gone up in the past few years, it is still considerably lower than that of men (59% compared with 79%). Women's unemployment rate of 39% is twice the men's unemployment rate of 19%.<sup>11</sup> Box 1 shows that the major reason given by both women and men for being unemployed was that they were unable to find suitable employment. But 22% of women cited household chores as a reason, and another 3% objection from family members—thus, family factors affect a significant number of women but none of the men surveyed.

### ► **Gender differences, including gender income gaps, in employment by industry**

As shown in Box 2, more males than females are employed in industries such as fishing; quarrying; electricity, gas, and water; construction; wholesale and retail trade; hotel and restaurants; transport, storage, and communication; and public administration and defense. On the other hand, more women than men are employed in agriculture and forestry; manufacturing; education; and health and social work. Women's average monthly earnings are less than those of men in all industries, even in industries where women highly predominate.<sup>12</sup> This is more pronounced in agriculture and forestry where the largest gender income gap exists, with men earning 77.79% more than women. It is only in real estate type of business activities where women's average monthly income is almost at par with men's monthly income, with only a 5.20% income gap. Further, as

	Women	Men
Unable to find suitable employment	40	51
Due to household chores	22	0
Due to lack of opportunities	12	15
Currently at school	8	10
Due to health conditions	5	7
Objection to work by family members	3	0
Income from other sources	2	1
Others	8	16
<b>Total</b>	<b>100</b>	<b>100</b>

Source: Department of National Planning (Statistics Division). 2012. *Household Income and Expenditure Survey 2009–2010*. Malé. p. 45.

shown in Box 3, lower average earnings by women occur not only across industries but also within the same occupations.

The gap between women's earnings and men's varies across occupations. The biggest wage gap is in skilled agricultural and fishery workers, where women earn only 40 laari for every rufiyaa earned by men. This may be explained by the fact that the agriculture sector (dominated by women) produces mainly for family consumption with few surpluses for the domestic market, whereas the fisheries sector (dominated by men) produces mainly for export, and thus has bigger earnings.

An often cited justification for women's lower earnings is that Islam accords to men the responsibility of providing for their wives and children, thus requiring them to earn more, whereas women's earnings are perceived to be for her personal use, or at most, a mere supplement to men's earnings.

### ► **Gender gaps in government employment**

The government continues to be the country's top employer. Since 2008, women have comprised over half of civil service employees. Women are underrepresented in senior management posts and in most of the lowest-level categories, and are clustered at

<sup>11</sup> Footnote 10, Figure 3.13, p. 42.

<sup>12</sup> With the minor exception of the 77 employees in extraterritorial organizations and bodies.

**Box 2: Share of Employment and Mean Monthly Income of Women and Men, by Industry, 2010**

	Industry/Sector	Women Working in the Sector (%)	Women's Monthly Income (Rf)	Men's Monthly Income (Rf)	Gender Income Gap [(Wm-Wf)/Wm] x 100 <sup>a</sup> (%)
Women-dominated industries	Agriculture and forestry	60	5,000	22,517	77.79
	Manufacturing	66	4,618	6,607	30.10
	Education	73	5,635	7,685	26.67
	Health and social work	72	8,302	10,747	22.75
	Financial intermediation	56	9,172	12,376	25.89
	Private households employing persons	88	2,366	NA	-
Men-dominated industries	Fishing	0	-	9,098	-
	Quarrying	0	-	1,200	-
	Electricity, gas, and water	3	NA	8,925	-
	Construction	5	6,314	9,958	36.59
	Wholesale and retail trade	35	4,686	9,339	49.82
	Hotels and restaurants	30	9,785	11,280	13.25
	Transport, storage, and communication	14	6,454	9,041	28.61
	Real estate, renting, and business activities	25	9,185	9,689	5.20
	Public administration and defense	32	7,435	10,958	32.15
	Other community, social, and personal services activities	46	5,861	7,402	20.82
	Extraterritorial organizations and bodies <sup>b</sup>	49	11,400	10,500	(8.57)

- = figures cannot be computed, ( ) = negative number, NA = no data available, Rf = rufiyaa.

<sup>a</sup> Where Wm is "men's income" and Wf is "women's income." The formula was taken from the United Nations Economic Commission for Europe and World Bank Institute. 2008. *Workshop on National Gender Statistics Training Programme: Measuring the Gender Pay Gap, 2008*. Malé.

<sup>b</sup> Refers to international and regional organizations such as the Asian Development Bank, United Nations, World Bank, and other like bodies.

Source: Department of National Planning (Statistics Division). 2012. *Household Income and Expenditure Survey 2009–2010*. Malé. pp. 38, 51.

middle levels. The largest numbers of women are found in the two ministries with the most employees, where they also outnumber men—Ministry of Education with 5,313 women vs. 2,969 men, and Ministry of Health, Family and Human Rights (now Ministry of Law and Gender [MLG]) with 3,173 women vs. 1,666 men. Ministries in which men predominate include the Ministry of Home Affairs (2,469 men vs. 1,270 women) and the Ministry of Islamic Affairs (1,077 men vs. 353 women).<sup>13</sup>

<sup>13</sup> Civil Service Commission. January 2011. Statistical Bulletin. <http://en.csc.gov.mv/2011/08/25/statistical-bulletin>

## Economic participation and benefits

### ► Gender gap in ownership of fixed and productive assets, limiting women's access to credit and economic choices

Women's low level of ownership of economic and productive assets such as land and housing limits their economic opportunities and choices. Land ownership in the Maldives is of three types: house plots owned by individuals, community land, and government land. Some 76% of the 46,194 households in the Maldives live in a dwelling owned by a member of the household. Of these, 22,949

are owned by men and 10,973 are owned by women and a very small number, 1,093, are owned jointly by men and women.<sup>14</sup>

An important productive asset in the Maldives is the *dhoni* (fishing boat), as the fishing industry has been the lifeblood of the Maldivians. Traditionally, women were part of the fishing industry, mainly in postharvesting activities such as washing and cleaning, filleting, sun drying, and smoking. As large-scale commercial fishing and mechanized processing became the Maldives' major income earner, women have been eased out of their traditional roles in the industry. It is not surprising therefore that all *dhonis* and passenger and cargo boats are owned by men. This in turn excludes women from accessing bank loans, as the *dhonis* are generally the only acceptable bank collateral. Involvement in boat building and repair (for fishing, passenger, or cargo transport), as well as in harbor management, are also solely men's areas.

## Education

### ► Gender gap in access to secondary and tertiary education

While gender parity in access to primary education has been achieved, limited access to upper secondary and tertiary education remains a major concern. While net enrollment at the primary level was 93.7% for boys and 93.6% for girls in 2012, at the lower secondary level it was 83.0% for boys and 79.3% for girls—that is, almost the same number of girls and boys through classes 1–10, after which participation of both girls and boys drops sharply. The net enrollment rates in higher secondary in 2012 were only 19.6% for boys and 19.4% for girls.<sup>15</sup>

<sup>14</sup> Ministry of Planning and National Development. 2008. *Analytical Report 2006: Population and Housing Census of Maldives 2006*. Malé. Chapter 9, pp. 194–195.

<sup>15</sup> Department of National Planning. 2013. *Statistical Yearbook of Maldives 2012*. Malé. Education chapter, Table 7.6.

**Box 3: Mean Monthly Earnings of Women and Men, by Occupation, Malé, 2010**

Occupation <sup>a</sup>	Women's Earnings (Rf)	Men's Earnings (Rf)	Women's Earnings as % of Men's Earnings (%)
Legislators, senior officials, and managers	11,277	15,271	74
Professionals	7,342	9,848	75
Technicians and associate professionals	7,257	9,701	75
Clerks	5,794	6,289	92
Service workers, and shop and market sales workers	6,102	8,087	75
Skilled agricultural and fishery workers	5,000	12,433	40
Craft and related trades workers	4,581	7,510	61
Elementary positions	4,646	7,603	61

Rf = rufiyaa.

<sup>a</sup> Omits data for armed forces (as there are only 125 women) and for plant and machine operators (as there are no wage figures for women for Malé).

Source: Department of National Planning (Statistics Division). 2012. *Household Income and Expenditure Survey 2009–2010*. Malé. p. 53.

One of the factors in the drop in participation in higher secondary is that schools are located on just 14 islands. Access to tertiary education is even more limited as higher education institutions are located only in Malé. Parents on the atolls are reluctant to send their children for tertiary education as it requires studying away from home islands or living overseas. Another factor is that only 4 out of the 17 education institutions in the country are state-owned, with higher tuition fees charged by privately owned institutions.

The state-owned Maldives National University offers about 95% of the bachelor's degree courses in the country. Its student population is 56% male. Other state-owned institutions have overwhelmingly male student populations, led by the Maritime Academy of Maldives (100% male) and Maldives Polytechnic, which offers engineering courses (100% male), and the Port Training Centre (92% male). Female students outnumber males in 4 out of the 17 tertiary education institutions in the

country; these are mainly private institutions that offer certificate courses in secretarial skills, business administration, human resources, social sciences, and computer applications.<sup>16</sup>

Fewer women than men benefit from incentives for higher education. From 1995 to 2000, a total of 876 students were awarded government scholarships to study abroad, of which 42% went to women. From 2001 to 2005, only 39% of undergraduate scholarships, 38% of postgraduate scholarships, and 22% of doctorate scholarships went to women.<sup>17</sup>

## Health

### ► **Constraints in women's access to health services**

Major advances have been made in reducing maternal mortality, but some subgroups of women continue to face constraints in accessing health services. In 2009, 95% of births were attended by skilled health professionals (doctors, nurses, midwives), and other trained birth attendants. The maternal mortality ratio has markedly improved from 120 deaths per 100,000 live births in 2005 to 60 in 2010, and the MDG target is considered to have been achieved (though the figures remain volatile from year to year).

While access to health services is almost universal in the Maldives, the 2009 Demographic and Health Survey identified several subgroups of women who face constraints in accessing health services. These were (i) older women, (ii) women with more children, (iii) women who are no longer married, (iv) women who are employed but not for cash, (v) those who live in rural areas, (vi) those who live in the North Central region, (vii) women with no formal education, and (viii) women from the

poorest households. Some of the reasons cited were related to distance to the health facility; availability of health providers, especially female health providers; and lack of drugs and other facilities. Rural women and divorced women face these constraints more than other subgroups of women.<sup>18</sup>

### ► **Gender discriminatory laws on property ownership, inheritance, marriage, and political leadership**

While the Constitution stipulates equality of all Maldivians before the law, Shari'ah law maintains gender differences in marriage and divorce. Polygamy remains legal, albeit with stricter requirements, and most divorces are initiated by men.<sup>19</sup> In cases of divorce, legal guardianship of children remains with the father, even though custody is with the mother who is given a fixed monthly support of Rf350 (approximately \$22), just enough to buy a kilogram of powdered milk and a few diapers. The rules of inheritance tend to favor sons, as men are assumed to be the economic providers, while women are assumed to have a male supporter all throughout their lives. While both men and women have equal rights to be awarded family plots, ownership is often vested on the men, who can sell such property even without the wife's consent.<sup>20</sup>

### ► **Gender gap in participation in public office**

There are only 5 women (6.5%) out of 77 members of Parliament elected in 2009, and only 3 (17.6%) women ministers out of 17 ministers. There were only 14 women compared with 84 men among legislators, senior officials, and managers, a ratio that

<sup>16</sup> Footnote 15, Table 7.24.

<sup>17</sup> United Nations Development Programme, Maldives. 2010. *Women in Public Life –Situational Analysis/Baseline Assessment*. Malé. pp. 10–11.

<sup>18</sup> Ministry of Health and Family. 2009. *Demographic and Health Survey 2009*. Malé. p. 103.

<sup>19</sup> The Family Act (2004) stipulates that a man must provide proof of financial capacity to support his wives and other dependents and application for more than one marriage must be found to be consistent with Shari'ah and reviewed and approved by the Registrar of Marriages.

<sup>20</sup> A. Velezinee. 2012. *Maldives Gender Review: Provisions for a Gender Equality Law*. Unpublished.

placed the Maldives 93rd out of the 113 countries ranked on this indicator by the World Economic Forum in 2012.<sup>21</sup> In the first local council elections in February 2011, no female was elected in the cities of Malé and Addu or in the 19 atolls. At the island council level, only 49 (5%) among the 942 elected island local council members are women.

Women's representation in the Cabinet has remained as low: 17% in President Abdulla Yameen Abdul Gayoom's current administration, 19% in the administration of President Mohamed Waheed Hassan Manik, 21% in President Mohamed Nasheed's administration, and 22% in President Maumoon Abdul Gayoom's last Cabinet. In 2007, the first female judges were appointed and there are female magistrates as of 2013. The Civil Service Commission is dominated by men with only one woman at the director level, while two of the five members of the National Human Rights Commission are female.

## Policy and Institutional Environment for Gender Equality

An enabling environment for gender equality in the Maldives has been established through (i) international agreements and conventions ratified by the Maldives and their translation into national laws and policies that promote gender equality and support gender mainstreaming, (ii) institutional mechanisms created to implement such laws and policies, and (iii) actions undertaken to address gender gaps.

### ► *The Maldives has undertaken international commitments to promote gender equality.*

The Maldives ratified the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) in 1993 and its

Optional Protocol in 2006.<sup>22</sup> The Maldives has also undertaken commitments to implement the Beijing Platform for Action (the outcome document of the Fourth World Conference on Women in 1995, where governments and nongovernment organizations set a global agenda for achieving gender equality and women's rights). Further commitments to gender equality are made through the Cairo Plan of Action (of the International Conference on Population and Development) and the MDGs.

Many policy and legal reforms taking place in the Maldives have been encouraged by the government's international commitments as it transitioned into a democracy. The Human Rights Commission of the Maldives is assisting the Attorney General's Office in translating CEDAW into Dhivehi as a first step toward the development of a gender equality bill.<sup>23</sup> The recent passage of the Domestic Violence Law as well as institutional reforms to improve gender equality outcomes in health, higher education, and economic and public spheres may have been encouraged by these international commitments.

<sup>22</sup> In ratifying CEDAW, the Maldives stated reservations to two articles: Article 7(a), which requires states parties to eliminate discrimination against women in voting and elected public positions, and Article 16, which requires states parties to eliminate discrimination against women in all matters relating to marriage and family relations. While no official action has yet been taken to withdraw these reservations, the 2008 Constitution renders the Maldives' reservation to Article 7 redundant as it lifted the gender bar in running for the presidency. Article 16 has yet to be fully implemented. The combined second and third periodic reports of the Government of the Maldives to the CEDAW Committee show that very few women who filed for divorce on the grounds of violence or other forms of abuse have been granted a divorce, as evidence permitted by the courts is limited to confessions from the husband, or testimonies of two male or four female witnesses to the abuse, police reports, and, to some extent, medical records. Forensic evidence and expert witnesses' testimonies are not allowed.

<sup>23</sup> ADB is supporting the development of the Maldives Gender Equality Law, a subproject of RETA-6143: Promoting Gender Equality and Women's Empowerment, funded through the Gender and Development Cooperation Fund.

<sup>21</sup> World Economic Forum. 2012. *Global Gender Gap Report 2012*. Geneva. p. 47.



- ▶ ***The Constitution of the Maldives provides the legislative framework to promote women’s empowerment and gender equality.***

The 2008 Constitution<sup>24</sup> is founded on the fundamental principle of “equality for all” and guarantees the same rights to female and male citizens (Article 62(a)). These include the right to education, employment, ownership of property, and freedom of expression and movement, among others. It guarantees equality and nondiscrimination (Articles 17(a) and (b)) within the context of an “open democratic society” and directs the courts to refer to international treaties to which the Maldives is a party (Article 68). It obligates the state to promote the rights and freedoms of the people (Article 18), which is interpreted as promoting societal and cultural change when norms, beliefs, attitudes, and practices tend to discriminate against women and diminish their full enjoyment of equal rights despite legislated provisions for equality.<sup>25</sup>

At the same time, the Constitution upholds the tenets of Islam as the guiding principle in the formulation and enforcement of laws (Articles 10(a) and (b)). In dispensing justice, the Constitution stipulates that judges must consider Islamic Shari’ah where the Constitution or the law is silent (Article 142). While Islamic scholars agree that Islam upholds the inherent equality of men and women, current cultural views on the superiority of men over women have overshadowed the progressiveness of Islam, resulting in interpretations that tend to discriminate against women in areas such as marriage and property rights, access to employment and livelihoods, and participation in decision making in the home and community.

<sup>24</sup> Ministry of Legal Reform. 2008. *Constitution of the Republic of the Maldives*. Malé. A functional translation is available at [www.maldivesinfo.gov.mv/home/upload/downloads/Compilation.pdf](http://www.maldivesinfo.gov.mv/home/upload/downloads/Compilation.pdf)

<sup>25</sup> Footnote 20.

- ▶ ***There are laws and policies that promote women-friendly conditions of employment and women’s participation in cooperative societies.***

The Employment Act (Act Number 2/2008) prohibits discrimination on the basis of sex, marital status, or family obligations, among other things, and allows for special consideration and affirmative action for employees from vulnerable or disadvantaged groups, such as training programs to enhance women’s skills in nontraditional trades. It also provides for 60 days of paid maternity leave and 3 days of paid paternity leave during childbirth, two 30-minute breastfeeding breaks per day, and an optional 1-year unpaid leave that may be divided between husband and wife employed in the same company to enable them to attend to child care and other domestic responsibilities.<sup>26</sup> The act, however, does not address the issues of female domestic workers (who are mostly foreign workers).

The Cooperative Society Governance Code provides for at least 20% female membership in cooperative societies, and requires their annual reports to include how the required number of women members has been recruited.<sup>27</sup> In addition, the Capital Market Development Authority (CMDA) recently initiated amendments to the Board Diversity Policy under the Code of Corporate Governance mandating all registered companies under CMDA to elect at least two female members to their board of directors. CMDA also aims to fulfill 30% of female representation on the board of directors by 2016.<sup>28</sup>

<sup>26</sup> Government of the Maldives. 2008. *Employment Act*. Malé. An unofficial translation is available at [www.agoffice.gov.mv/pdf/employmentAct.pdf](http://www.agoffice.gov.mv/pdf/employmentAct.pdf)

<sup>27</sup> Ministry of Economic Development. *Cooperative Society*. English summary provided online at <http://trade.gov.mv/?lid=32>

<sup>28</sup> Capital Market Development Authority. *Corporate Governance Code*. <http://cmda.gov.mv/corporate-governance/corporate-governance-code>

► **Women’s participation in local governance is mandated by law.**

The Decentralization Act of the Administrative Divisions of the Maldives highlights the importance of women’s roles in local decision making and development by mandating the establishment of an island women’s development committee under each island council.<sup>29</sup> The committees perform advisory functions to island councils on women’s development concerns. Some of them advocate on gender and other social issues, and implement projects and activities relating to enhancing women’s livelihoods, preschool education and day-care centers, water and sanitation, environmental awareness, and island cleanliness, among others. There were 186 island women’s development committees established as of 2012. The Decentralization Act provides equal opportunities for men and women to run for local council elections (although the cultural notion that women’s place is in the home causes very few women to even consider running for public office). The act also recognizes the role of nongovernment organizations in strengthening governance at the local level and opens up opportunities for constructive engagement with local government bodies on various concerns, including gender.

► **Existing legislation on marriage and family relations has the potential of providing women the leverage to negotiate the terms of their relationship in marriage.**

The Family Act (Act Number 4/2000)<sup>30</sup> grants both men and women equal rights to choose their partners of their own free will.

<sup>29</sup> Ministry of Home Affairs. 2010. Act on Decentralization of the Administrative Divisions of the Maldives. Malé. An unofficial translation is available at [www.shareefweb.com/documents/LocalGovReforms/MaldivesDraftlaw&regulations/Draft%20Translation%20of%20decentralisation%20ActMaldives.pdf](http://www.shareefweb.com/documents/LocalGovReforms/MaldivesDraftlaw&regulations/Draft%20Translation%20of%20decentralisation%20ActMaldives.pdf)

<sup>30</sup> Government of the Maldives. 2000. *Family Act*. Malé. A translation is available at [www.agoffice.gov.mv/pdf/sublawe/Family.pdf](http://www.agoffice.gov.mv/pdf/sublawe/Family.pdf)

However, it also requires that the woman’s choice be approved by a male guardian (*wali*). The requirement of a *wali* is a nonnegotiable “tenet of Islam” that applies to all women regardless of age, economic level, and social status, and which effectively places the woman “under the guardianship” of a man in all stages of her life. While this is a significant constraint to women’s autonomy, many Maldivians consider this more symbolic, as the court can grant the authority of *wali* to an appointed official for purposes of solemnizing a marriage should the legal guardian refuse consent without just cause. The provision in the Family Act for the man to grant his would-be bride a dower that she would name and agree to could be another potential bargaining tool available to women. However, this has been traditionally played down by women themselves so as not to appear as “bounty hunters”—an accusation sometimes hurled by judges at women who demand a more substantial dower. The provision for a prenuptial agreement is also underutilized as a potential bargaining tool for women, as it has not been encouraged during premarital counseling and the process accompanying its registration could be difficult. It is not unknown for the court to scrutinize a prenuptial agreement to ensure that it does not limit any of the man’s rights, such as his right to multiple wives.<sup>31</sup>

Divorce is another contentious area of the act. The codification of the Family Act was driven by a government policy to curb the very high divorce rate in the Maldives by requiring men to obtain the court’s permission prior to exercising their right to divorce. However, divorce by utterance—*rujuor talaag*—is still seen as man’s God-given right, and while a man may be fined Rf5,000 for divorcing his wife without a judge’s consent, the validity of the divorce stands. On the other hand, women may initiate divorce only under certain circumstances through *khul’u*, wherein she offers the husband compensation in return for divorce, or through *faskh*, wherein the court dissolves a marriage without any possibility of

<sup>31</sup> Footnote 20.

future reconciliation.<sup>32</sup> While these two types of divorce may offer a wife some way out of a difficult marriage, very few *khul'u* or *faskh* divorces have been granted, as the wife bears the full burden of proving any of the grounds for divorce to a male judge who is bent on reconciling the couple, especially if the husband contests the wife's petition for divorce.

The recently passed Domestic Violence Act (Act Number 3/2012) identifies a range of behaviors that constitute domestic violence and offers a holistic legal framework to provide protection and remedies to victims of violence.<sup>33</sup> It grants sweeping powers to regulatory authorities to expedite investigations of abuse within private spheres, and provides civil remedies to victims and their families to protect them from further abuse by the perpetrator through protective orders, restraining orders, and custody and maintenance orders. The act also provides psychological and rehabilitative services for victims and perpetrators, and directs the processes for reconciliation. Commission of any act of domestic violence is considered a civil offense and not a crime, unless the perpetrator is charged under relevant

provisions of the penal code. However, violation of a protective, restraining, custody, or maintenance order is a criminal act for which the perpetrator may receive jail time.

The passage of the act is especially significant in the Maldives, where a study by the former Ministry of Gender, Family Development and Social Security showed that one in three women aged 15–49 has experienced domestic violence, and that 70% of women believe that there are circumstances where men are justified in beating their wives.<sup>34</sup> While the passage of the act is generally lauded by women's groups, of major concern is the mismatch between available services and facilities and those remedies provided for in the act. Without shelters and repatriation programs, survivors of domestic violence remain vulnerable to revictimization.<sup>35</sup>

#### ► **There is a National Gender Equality Policy.**

The National Gender Equality Policy and Framework for Operationalisation (2009) states the government's commitment to gender equality and enjoins all government ministries "to address women's issues ... recognizing that women and men have different needs and priorities."<sup>36</sup> It envisions a society where both "women and men are able to realize their full potential and participate in and benefit from democracy and development both in public and private life" by (i) establishing the structure and mechanisms for gender mainstreaming; (ii) reviewing and mainstreaming gender in national laws, policies, plans, and programs; (iii) instituting gender-responsive budgeting; (iv) building the gender mainstreaming capacity of ministries; and (v) monitoring

<sup>32</sup> A wife can initiate divorce (*khul'u*) only if the husband (i) demeans the sanctity of the wife, (ii) treats the wife with cruelty, (iii) forces the wife to perform an act prohibited (*haram*) in Islam, or (iv) refrains from sexual relations with the wife for 4 months without valid reason. Compensation paid by the wife to the husband is set by the Shari'ah court, usually in the amount equal to the *mahr* (dower) paid by the husband to the wife's family. *Faskh* is ordered by the court upon the wife's petition if (i) the whereabouts of the husband is not known for a year, (ii) the husband fails to pay maintenance to the wife for 3 consecutive months and has ignored two court orders to do so, (iii) the husband is sexually impotent, (iv) the husband is mentally insane for 2 years, (v) the husband suffers from a serious communicable disease for which there is no cure, or (vi) any other event for which Shari'ah allows the dissolution of a marriage.

<sup>33</sup> Government of the Maldives. 2012. *Domestic Violence Act*. Malé. An unofficial translation is available at <http://countryoffice.unfpa.org/maldives/?publications=5334>. Sexual, physical, and emotional abuse; economic and psychological abuse; intimidation, stalking, and harassment; and deliberate damage to property of the victims are all considered civil offenses under the act.

<sup>34</sup> Ministry of Gender, Family Development and Social Security. 2004. *Gender-Based Violence in the Maldives: What We Know So Far*. Unpublished. Malé.

<sup>35</sup> Footnote 20.

<sup>36</sup> Government of the Maldives. 2009. *National Gender Equality Policy and Framework for Operationalisation*. Malé.



and reporting on progress achieved in gender mainstreaming (Box 4).

In addition, the current manifesto focuses on the empowerment of women in terms of economic, political, and social participation. The policies aim to foster an enabling environment for women to thrive in economic development and to increase their political participation. Furthermore, zero-tolerance measures are cultivated in issues of gender-based violence, with a particular focus on violence against women.<sup>37</sup>

► ***The government’s strategic action plan addresses gender as a cross-cutting theme.***

Another significant policy program that supports gender equality is the Strategic Action Plan 2009–2013, which serves as the principal planning document of the government and the guide for the delivery of services and implementation of programs. Gender is a cross-cutting theme in the planning document, and while gender-related issues and targets are specified in most sectors, a separate section on gender equality provides the challenges and ways forward in mainstreaming gender. Box 5 summarizes the key interventions.

► ***Government structures and mechanisms for gender mainstreaming are in place.***

The National Gender Equality Policy defines the national women’s machinery as the lead agency for gender mainstreaming, in accordance with the Beijing Platform for Action. At the time of the policy’s approval in 2009, the then Department of Gender and Family Protection Services under the Ministry of Health was identified as the lead agency for gender mainstreaming. Under the current administration, the Ministry of Law and Gender (MLG) is the recognized national women’s machinery of the Maldives (Box 6). The MLG should be able to influence the

**Box 4: Highlights of the National Gender Equality Policy of 2009**

Policy Goals	Strategies
<ol style="list-style-type: none"> <li>1. To develop and activate the necessary policy, legislative, and institutional framework for gender equality so that women and men enjoy fundamental human rights and rewards of democracy on the basis of equality between men and women</li> <li>2. To empower women to facilitate their equal access to available opportunities with equal outcomes and results on the basis of equality between men and women</li> <li>3. To cultivate a culture of nondiscrimination and respect for women’s rights so that women enjoy human rights and fundamental freedoms in the political, economic, social, cultural, civil, or any other field on the basis of equality between men and women</li> <li>4. To eliminate all forms of discrimination against women</li> </ol>	<ol style="list-style-type: none"> <li>1. Gender mainstreaming</li> <li>2. Temporary special measures</li> <li>3. Empowerment of women</li> <li>4. Visible and effective gender architecture</li> <li>5. Gender accountability</li> <li>6. Training and capacity building for gender analysis and gender mainstreaming</li> <li>7. Gender database to inform policy and programs</li> <li>8. Gender analysis without assuming that issues are gender-neutral</li> <li>9. Participation and inclusion of women and men in agenda setting</li> <li>10. Gender-sensitive planning</li> <li>11. Gender-responsive budgeting</li> <li>12. Gender monitoring and evaluation</li> </ol>

Source: Government of the Maldives. 2009. *National Gender Equality Policy and Framework for Operationalisation*. Malé.

review and formulation of policies, undertake advocacy and communication for gender mainstreaming, and coordinate and monitor implementation of the policy.

The National Gender Equality Policy mandates all line ministries to mainstream gender in their policies, plans, programs, and projects, as well as in the provision of services. These government agencies are required to appoint two gender focal points—one at the deputy minister level, and the other at the technical staff level—in their respective agencies, tasked to ensure that gender mainstreaming is undertaken in the agency and provide technical advice on gender mainstreaming. All cabinet papers presented by ministers are required to include a gender impact perspective. The MLG is tasked to provide technical support on gender mainstreaming to all line ministries.

In coordination with the Ministry of Home Affairs, the MLG is also expected to provide technical support on gender mainstreaming to the island councils through the island

<sup>37</sup> Progressive Party of Maldives. Manifesto Yageen 2013–2018. Malé.

**Box 5: Gender Equality Interventions in the National Strategic Action Plan, 2009–2013**

Strategies	Activities
<b>Policy 1: Develop and activate the necessary policy, legislative, and institutional framework for gender equality.</b>	
<ul style="list-style-type: none"> <li>• Activating the national gender architecture</li> <li>• Developing a gender mainstreaming strategy in each sector ministry</li> <li>• Legal and policy reform to promote women's rights</li> </ul>	<ul style="list-style-type: none"> <li>• Appoint gender focal points who will work in accordance with the National Gender Equality Policy.</li> <li>• Build capacity on gender analysis and mainstreaming specifically in planning, programming, budgeting, and monitoring in all sector agencies.</li> <li>• Develop tools for gender mainstreaming.</li> <li>• Review laws to identify and address gaps in protecting women's rights.</li> <li>• Conduct research and needs analysis on gender to inform decision making.</li> </ul>
<b>Policy 2: Empower women to facilitate their equal access to available opportunities with equal outcomes and results.</b>	
<ul style="list-style-type: none"> <li>• Awareness-raising programs in partnership with nongovernment organizations</li> <li>• Skills development for enhanced employment opportunities</li> <li>• Capacity building for increased women's participation in public office</li> </ul>	<ul style="list-style-type: none"> <li>• Sensitize and educate the general public on women's rights, reproductive health, and other gender issues.</li> <li>• Conduct skills development based on market requirements.</li> <li>• Provide self-help grants for small and medium-sized enterprises and promote microcredit schemes.</li> <li>• Conduct leadership training to enable women to seek public and political office.</li> </ul>
<b>Policy 3: Cultivate a culture of nondiscrimination and respect for women's rights.</b>	
<ul style="list-style-type: none"> <li>• Integration of gender-based violence issues in education system</li> <li>• Transforming cultural stereotypes on gender</li> <li>• Male participation in the prevention of gender-based violence</li> </ul>	<ul style="list-style-type: none"> <li>• Establish age-appropriate school programs for students on gender and gender-based violence.</li> <li>• Advocate for the elimination of beliefs, attitudes, and practices that accept and reinforce all forms of gender-based violence.</li> <li>• Develop a community-based support system to minimize long-term impact of gender-based violence.</li> <li>• Promote male participation to prevent and respond to violence against women.</li> </ul>
Source: Government of the Maldives. 2009. "Aneh Dhivehi Raajje" <i>The Strategic Action Plan: National Framework for Development 2009–2013</i> . Malé.	

women's development committees. The committee members are elected by the female residents in the islands and serve a fixed term of 3 years, and the president and vice president are in turn elected by the members. The powers and responsibilities of the committees are in Box 7. While many ceased to function when government budget cuts were enforced in 2008, a few committees have continued operating by engaging in health campaigns, livelihood projects, and running play schools.

Other than through the island women's development committees, the presence of the MLG in the atolls is felt through the family and child service centers, which attend to the needs of children, youth, and women to address child abuse and neglect, drug abuse among youth, and violence against women. While this creates an opportunity for the MLG to reach women on the ground, the centers are generally understaffed and have

no capacity for providing technical support on gender mainstreaming.

### Remaining Challenges in Gender Mainstreaming

Despite the existing enabling environment for gender mainstreaming in the Maldives in the form of gender-responsive laws, policies, plans, and programs, as well as gender-inclusive structures and mechanisms, challenges remain.

- ▶ **Limited government capacity to fully implement the National Gender Equality Policy and achieve the gender-related targets of the Strategic Action Plan.**

While the policy is comprehensive in scope, its implementation and monitoring have been weak due to limited budget allocation

and the lack of capacity of the lead agency—the MLG. It has not been able to separate the dual mandates of social welfare and women’s concerns while continuing to hold multiple other mandates such as child and youth protection, gender-based violence, and human rights issues. This is to the detriment of its oversight functions as the national women’s machinery that is supposed to lead other sector agencies in gender mainstreaming. The MLG is also severely understaffed and underfunded, and lacks the technical capacity for gender mainstreaming.

Lack of capacity for gender mainstreaming also plagues the gender focal points in sector line ministries, as well as the members of the island women’s development committees. Further, there is frequent turnover of gender focal points, lack of clarity in their roles, and inadequate buy-in from the ministries that do not have a gender mainstreaming strategy. This is exacerbated by the absence of a clear system of technical follow-through from the MLG, which finds it difficult to engage with the ministries that do not consider it to have authority to “interfere” in their mandates.

► ***There are also capacity gaps at the local level, which are particularly important under the new decentralized governance structure.***

The provision of basic services has now become the responsibility of local councils, whose members are inexperienced in governance and are unaware of gender gaps. Local councils at the atoll, island, and city levels are also male-dominated. Out of 1,000 female candidates who ran for local elections in February 2011, only 49 were elected, and all are in the island councils.<sup>38</sup> In addition, members of the new island women’s development committees have limited capacity and experience to engage with the island councils in gender mainstreaming.

<sup>38</sup> Maldives Election Commission. 2011. *Local Council Election Results 2011*. [www.elections.gov.mv](http://www.elections.gov.mv)

Box 6: Evolution of the National Women’s Machinery in the Maldives, 1981–2013	
1979–1981	<ul style="list-style-type: none"> <li>Preparatory Committee for the UN Decade for Women, under the National Planning Agency</li> </ul>
1981–1989	<ul style="list-style-type: none"> <li>Office for Women’s Affairs</li> <li>National Women’s Council under the Office of the President</li> </ul>
1989–1993	<ul style="list-style-type: none"> <li>Department of Women’s Affairs</li> <li>National Women’s Council under the Department of Women’s Affairs</li> </ul>
1993–1996	<ul style="list-style-type: none"> <li>Ministry of Youth, Women’s Affairs and Sports (MYAS)</li> <li>National Women’s Council under the MYAS</li> </ul>
1996–2003	<ul style="list-style-type: none"> <li>Ministry of Women’s Affairs and Social Security (MWASS)</li> <li>National Women’s Council under the MWASS (1996–2000)</li> <li>Gender Equality Council, headed by President Gayoom (2000–2003)</li> </ul>
2003–2005	<ul style="list-style-type: none"> <li>Ministry of Gender, Family Development, and Social Security</li> </ul>
2005–2008	<ul style="list-style-type: none"> <li>Ministry of Gender and Family</li> <li>Gender focal points in all ministries</li> <li>Gender Equality Council</li> </ul>
2008–2012	<ul style="list-style-type: none"> <li>Department of Gender and Family Protection Services, under the Ministry of Health and Family</li> <li>President as gender focal point at the National Planning Council</li> <li>Gender focal points in all ministries (deputy minister and technical/program officer level)</li> </ul>
2012–2013	<ul style="list-style-type: none"> <li>Ministry of Gender, Family and Human Rights</li> </ul>
2013	<ul style="list-style-type: none"> <li>Ministry of Health and Gender</li> </ul>
2014	<ul style="list-style-type: none"> <li>Ministry of Law and Gender</li> </ul>

Box 7: Powers and Responsibilities of Island Women’s Development Committees
<ul style="list-style-type: none"> <li>Advise island council on matters related to island development and municipal services provided by the council</li> <li>Own properties and conduct business activities with others, in the name of the committee</li> <li>Sue and be sued in the name of the committee</li> <li>Conduct various activities for income generation and for the development of women</li> <li>Work to uphold the rights of women</li> <li>Work to increase religious awareness among the women</li> <li>Work to increase political participation of the women</li> <li>Work to increase the numbers of women enrolled in higher education</li> <li>Work to improve the health condition of the women</li> <li>Gather important information related to women</li> <li>Manage the assets and finance of the committee</li> </ul>
<p>Source: Ministry of Home Affairs. 2010. <i>Act on Decentralization of the Administrative Divisions of the Maldives</i>. Malé.</p>

- ▶ ***Civil society organizations lack the capacity to fully engage with the government on gender equality concerns.***

Increased democratic space has allowed the formation of nongovernment and community-based organizations that view national and atoll- or island-level issues with a critical eye. There is consensus among stakeholders that these organizations have varying capacities for organizational development, financial management, program planning, and project implementation and monitoring, which can limit their ability to fully engage with government on gender issues. For some women's organizations, this lack of capacity is compounded by their reticence and lack of skills in expressing their views on gender issues in the presence of men.

## ADB Context

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“ADB will promote gender equity through operations that deliver specific gender outcomes, such as improved access for females to education and health services, clean water, better sanitation, and basic infrastructure. The empowerment of women promises enormous gains—economic and social, direct and indirect—that ADB will help its [developing member countries] capture.”—*Strategy 2020*

Addressing gender equality concerns is integral to the operations of the Asian Development Bank (ADB). This is emphasized in ADB’s long-term strategic framework, *Strategy 2020*, where *gender equity* has been identified as one of the five drivers of change.<sup>1</sup> ADB’s performance in achieving gender equality results is regularly monitored using the indicators set out in the Corporate Results Framework. Following a review of its 2008–2012 results framework where gender equality targets were met, ADB has increased its target of projects with gender mainstreaming from 40% to 45%.

The 1998 Policy on Gender and Development adopts mainstreaming as a key strategy in promoting gender equity.<sup>2</sup> Operationally, this means that gender considerations are mainstreamed in all ADB activities, including macroeconomic and sector work and lending and technical assistance operations.

A key tool in ADB’s improved gender mainstreaming performance is the adoption of the *Guidelines for Gender Mainstreaming Categories of ADB Projects* in 2010 and its subsequent amendment in July 2012. The guidelines outline a four-tiered

categorization system to assess the extent to which projects have integrated gender equality concerns during the design phase. These are as follows: Category I – Gender Equity (GEN), Category II – Effective Gender Mainstreaming (EGM), Category III – Some Gender Elements (SGE), and Category IV – No Gender Elements (NGE). A gender action plan is required for projects categorized as GEN or EGM. Only projects categorized as GEN or EGM are counted toward meeting ADB’s gender target of 45% of all projects with gender mainstreaming. Categorization is done “at entry” when projects are approved. Box 1 details the requirements for each gender categorization.

The Gender Equality and Women’s Empowerment Operational Plan 2013–2020, approved in April 2013, aims to improve the gender equality results of ADB operations by 2020. As ADB’s gender mainstreaming performance improved significantly since 2008, the emphasis of gender mainstreaming work has shifted from a focus on “at-entry” approval of projects with gender design features to quality implementation of gender action plans and reporting of gender equality results and outcomes.

<sup>1</sup> ADB. 2008. *Strategy 2020: The Long-Term Strategic Framework of the Asian Development Bank 2008–2020*. Manila. [www.adb.org/documents/Policies/Strategy2020/default.asp?p=strtg](http://www.adb.org/documents/Policies/Strategy2020/default.asp?p=strtg)

<sup>2</sup> ADB. 1998. *Policy on Gender and Development*. Manila. [www.adb.org/sites/default/files/pub/2007/IN291-02.pdf](http://www.adb.org/sites/default/files/pub/2007/IN291-02.pdf)

Box 1: Gender Mainstreaming Categories of ADB Projects	
Description	Requirements
<b>Category I: Gender Equity (GEN)</b>	
<p>A project is assigned GEN if</p> <ul style="list-style-type: none"> <li>(i) the project outcome directly addresses gender equality and/or women’s empowerment by narrowing gender disparities through access to social services, economic and financial resources and opportunities, basic rural and urban infrastructure and/or enhancing voices and rights; and</li> <li>(ii) if the outcome statement of the project design and monitoring framework (DMF) explicitly mentions gender equality and women’s empowerment and/or the outcome performance indicators include gender indicators.</li> </ul>	<p>The requirements include the following:</p> <ul style="list-style-type: none"> <li>(i) Gender analysis is conducted during project preparation.</li> <li>(ii) Explicit gender equality and/or women’s empowerment outcome(s) and/or gender-specific performance outcome indicators and activities are included in the project DMF.</li> <li>(iii) A gender action plan (GAP) has been developed, with gender-inclusive design features and clear gender targets and monitoring indicators.</li> <li>(iv) The GAP is included in the report and recommendation of the President (RRP) as a linked document and GAP activities are incorporated in the project administration manual.</li> <li>(v) The RRP main text discusses how the project will contribute to improving women’s access to or benefits from the project.</li> <li>(vi) A covenant or a condition in the policy matrix supports implementation of the GAP or gender design features.</li> </ul>
<b>Category II: Effective Gender Mainstreaming (EGM)</b>	
<p>A project is assigned EGM if the project outcome is not gender equality or women’s empowerment, but is still likely to deliver tangible benefits to women by improving their access to social services, economic and financial resources and opportunities, basic rural and urban infrastructure, and/or enhancing voices and rights, which contribute to gender equality and women’s empowerment.</p>	<p>The requirements include the following:</p> <ul style="list-style-type: none"> <li>(i) The social analysis conducted during project preparation included careful consideration of gender issues highlighting both constraints and opportunities.</li> <li>(ii) Specific gender design features are included in the majority of project outputs and/or components.</li> <li>(iii) Gender targets and performance and monitoring indicators are included in the project DMF.</li> <li>(iv) A GAP is included as a linked document to the RRP and integrated in the related project administration manual.</li> <li>(v) The RRP main text discusses how the project will contribute to improving women’s access to or benefits from the project.</li> <li>(vi) A covenant or a condition in the policy matrix supports implementation of the GAP.</li> </ul>
<b>Category III: Some Gender Elements (SGE)</b>	
<p>A project can be considered to provide some gender benefits if (i) by its nature, it is likely to provide direct and substantial benefits to women through improved access to social services, economic and financial resources and opportunities, basic rural and urban infrastructure, and/or enhancing their voices and rights, but includes little, if any, gender analysis and few or no specific gender design features; or (ii) it is unlikely to provide direct and substantial benefits to women, but significant efforts were made during project preparation to identify potential positive and negative impacts on women.</p>	
<b>Category IV: No Gender Elements (NGE)</b>	
<p>A project without or with very minimal gender design features that are unlikely to provide significant benefits to women falls under this category.</p>	
<p>Source: ADB. 2012. <i>Guidelines for Gender Mainstreaming Categories of ADB Projects</i>. Manila.</p>	



## ADB Experience in Mainstreaming Gender Equality in the Maldives

ADB's partnership with the Maldives began in 1978 and has included collaboration in a number of sectors since then, as shown in the project list in Box 2.

ADB's country partnership strategy for 2007–2011 with the Maldives stated that ADB assistance would address gender equality by promoting (i) equal capabilities in women, men, girls, and boys; (ii) equal

access to resources and opportunities; and (iii) equality in decision making and rights. Each new technical assistance or loan project was to include an analysis of opportunities to address barriers to women's participation and opportunities to challenge social norms that favor men, particularly in relation to mobility and sex-stereotyped work. The strategy highlighted the opportunities opened by the sectors of focus, particularly support for small and medium-sized enterprise development, to address economic disadvantages faced by women. It also highlighted a commitment to continue to assist core ministries to adopt

**Box 2: Approved Loan and Grant Projects**

Sector	Project Title	Loan/Grant Number	Year Approved	Status
Education	Postsecondary Education Development Project	1637	1998	Closed
	Employment Skills Training Project	2028	2003	Closed
Energy	Power System Development Project	0848	1987	Closed
	Second Power System Development Project	1121	1991	Closed
	Third Power System Development Project	1532	2007	Closed
	Outer Islands Electrification Sector Project	1887	2001	Closed
Industry and Trade	Private Sector Development Project	2427	2008	Closed
	Inclusive Micro, Small, and Medium-Sized Enterprise Development Project	2867 (Loan) 0290 (Grant)	2012	Active
Multisector	Multiproject (Subprojects in transport, communications, and power)	0681	1984	Closed
	Tsunami Emergency Assistance (Loan and Grant) Project	2160 (Loan) 0001 (Grant)	2005	Closed Closed
Public Sector Management	Strengthening of the Public Accounting System Project	1915	2002	Closed
	Economic Recovery Program	2597 2598	2009	Closed
Transport and Information and Communication Technology	Information Technology Development Project	1882	2001	Closed
	Interisland Transport Project	0513	1981	Closed
	Malé Port Development Project	0911	1988	Closed
	Second Malé Port Development Project	1226	1993	Closed
	Domestic Maritime Transport Project	2327	2007	Closed
Water and Other Municipal Services	Regional Development Project	1695	1999	Closed
	Regional Development Project Phase II—Environmental Infrastructure and Management	2170	2005	Active

Note: Excludes technical assistance projects (including advisory technical assistance and project preparatory technical assistance).

Source: ADB. 2011. *Country Assistance Program Evaluation for the Maldives*. Manila. pp. 48–51. Updated with ADB online project database. [www.adb.org/projects/search/505?page=1](http://www.adb.org/projects/search/505?page=1)

gender mainstreaming approaches.<sup>3</sup> The interim country partnership strategy for 2012–2013 continued to emphasize the need for gender equity and other drivers of change to inform projects in the three priority sectors of industry and trade, energy, and transport.

The country assistance program evaluation conducted by ADB in 2011 included a consideration of all the projects programmed for gender mainstreaming up to that date. This included two projects approved during the country partnership strategy period of 2002–2004. One of these, the Employment Skills Training Project, was assessed to be *partly successful* with respect to gender mainstreaming because it contained limited gender-related design features, focused mainly on monitoring the coverage of training for women and girls. The other, the Regional Development Project II, was rated *successful* for gender mainstreaming, as a detailed gender analysis was undertaken for each of the project sites, and this analysis formed the basis of the project's action plans.<sup>4</sup> During the period covered by the country programming strategy for 2007–2011, no GEN or EGM projects were approved. However, the program evaluation noted that gender components were added midstream during the implementation of the Private Sector Development Project, as the project's direct benefits to women unfolded during implementation. The program evaluation's conclusion was that

ADB needs to focus on ways to improve preparation and use of sector- and project-specific analysis, including a stronger focus on country-specific socio-cultural dimensions. Evidence further demonstrates the need to increase the number of gender-related indicators in design and monitoring frameworks and strengthen tracking of gender results in ADB's performance monitoring systems.<sup>5</sup>

Other points for attention that are suggested by ADB experiences in the Maldives and other countries include the following:

- While gender mainstreaming experiences and good practice models abound in South Asia, these cannot be “cut and pasted” into the project design to replace a sound project-, sector-, and country-specific gender and social analysis, which is needed to ensure that the particular social and gender issues playing out in this small Islamic island state are addressed.
- While benefits to women and children could be deduced from most projects, these cannot be identified or claimed, unless targets and baselines are established and there is monitoring of this element in project outcomes and impacts.
- The institutionalization of the *Guidelines for Gender Mainstreaming Categories* has clarified the extent, depth, and kind of gender design features that would determine how much a project could directly or indirectly benefit women and reduce gender gaps.
- The Private Sector Development Project proved it is possible to do midstream corrections for projects that were not initially programmed to produce gender results. Even though no gender targets were set during the design phase of the project, the implementation phase ensured that women would benefit from the training conducted by the business development service centers. Gender mainstreaming midway through the project helped ADB avoid missing an opportunity to produce some gender equality results that enabled women to directly benefit from the project.
- As ADB shifts its emphasis from “at entry” incorporation of gender features in project design to the quality implementation of gender action plans, there is a need to strengthen the tracking and reporting of gender equality results.

<sup>3</sup> ADB. 2007. *Maldives: Country Partnership Strategy (2007–2011)*. Manila. p. 25.

<sup>4</sup> ADB. 2011. *Country Assistance Program Evaluation for the Maldives*. Manila.

<sup>5</sup> Footnote 4, p. 106.





Part II

# Gender Mainstreaming in Selected Sectors

# Energy

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## Sector Context

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The Maldives is fully dependent on imported petroleum-based fuel (e.g., diesel, kerosene, liquefied petroleum gas) for its energy needs as it does not have conventional energy sources. Approximately 65% of imported fuel is used for electricity. Maldivians use 80% of the country's total diesel import to run small generators that supply electricity in the homes. This makes electricity expensive for households and small businesses and it renders the economy of the Maldives vulnerable to fluctuations in fuel prices and exchange rates.

The Maldives' use of fossil fuels is manifested in the high level of carbon emissions in proportion to the population. In 2009, the equivalent of 1.3 million tons of carbon was emitted. Airline travel for the 650,000 tourists who visit the Maldives each year represents an additional amount equivalent to 1.3 million tons. Together, this corresponds to 4.1 tons per individual, compared with 1.7 tons in India, 5.5 tons in the People's Republic of China, and 23.5 tons in the United States.<sup>1</sup>

Other than the rising cost of oil, the Maldives is also concerned about the threat of climate change. With islands a mere 1 meter above sea level and at least 90% of the country consisting of ocean, a rise in sea level by 1 meter could render it uninhabitable, a vulnerability that was dramatically exposed during the 2004 tsunami.

In response to these conditions, the Maldives has set out to be the first carbon-neutral country in the world by 2020 by increasing the country's use of renewable energy while reducing dependence on petroleum-based fuel. As the islands are small and do not have flowing rivers or streams, the practicable sources are solar and wind energy.<sup>2</sup>

There are wide divergences in access to energy services between the islands. Although all inhabited islands are electrified, it is not common for electricity to be available for 24 hours on all islands. Outer islands are increasingly switching to kerosene and liquefied petroleum gas for convenience. In addition to the high cost of electricity and petroleum-based fuels, the varied quality of services and other supply constraints on remote islands are burdensome to poor households.

## Women and Men in the Energy Sector

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Gender matters in energy. Because men and women have different household and community responsibilities, their energy needs and uses differ. For example, women have the primary responsibility for cooking and cleaning, which makes them the primary consumers of fuel and electricity at the household level. Women and girls are usually the ones collecting biomass fuel such as wood, which reduces their time for other activities.

Men's interests in energy consumption generally relate to their activities as

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<sup>1</sup> Be Citizen. 2010. *The Maldives' 2009 Carbon Audit*. Prepared for the President's Office of the Maldives and the Ministry of Housing and Environment. Malé. pp. 11-12.

<sup>2</sup> United Nations Development Programme. 2007. *Energy and Poverty in the Maldives: Challenges and the Way Forward*. Bangkok.

breadwinners outside the home, which could include transport-related concerns or livelihoods in the energy sector. In the Maldives, it is predominantly men who are involved in external energy service provision, in the operation and maintenance of energy infrastructure and equipment, and in regulatory bodies. As in the transport sector, many jobs in the energy sector require education and work experience in engineering and technical fields, which are perceived as more suitable for men than for women. There is minimal female enrollment in engineering and technological fields in the Maldives as compared with other countries and a limited number of female staff in energy service providers and regulatory bodies.

## Key Gender Issues in the Energy Sector

### ► Household work and energy supply

Energy supply is a key issue for women because of their household responsibilities. Improvements in energy supply to the home can save women time, reduce their work burden, enhance their quality of life, improve their access to information and education (through radio and television), and free them up for employment. As women's traditional household activities involve work that is fuel-intensive, women are key stakeholders with great potential to contribute to achieving the country's bid to shift from use of fossil fuels to renewable energy. The potential contribution is even greater when we consider that the fuel-intensive activities done by women in the home are often scaled up to important livelihood activities.

In the Maldives, liquefied petroleum gas is the main source of fuel for household cooking, supplemented by firewood and oil. Households in all islands, including Malé, use diesel-powered generators for their electricity supply. Many households on Malé have established home-based enterprises in food processing, using mainly liquefied

petroleum gas. Fluctuations in the price of oil and gas, the main sources of fuel, would naturally affect access, reduce discretionary income, and hamper the profitability of household-based livelihood activities unless they switch to more affordable sources of fuel. Issues around supply and usage vary, with some islands more dependent on firewood than others, increasing the time women spend on housework.

High unemployment among women makes them economically vulnerable. Specific interventions with a focus on clearly female-dominated activities, including in fuel supply, cooking technologies, and electrification projects that save time spent on household work, could offer valuable welfare gains, reduce energy consumption, and strengthen livelihood opportunities.<sup>3</sup>

### ► Energy and women's livelihoods

On the one hand, energy that saves time for women in their housework frees them to earn an income. Good lighting that comes with electricity and other technologies makes women more efficient in completing their traditional housework and increases the number of hours they can invest in social and community activities and earning an income. Impact evaluations in selected countries confirm that electricity increases the probability of women working for income.

On the other hand, without access to employment outside the home, livelihood activities will typically involve a scaling up of home-based activities to generate extra income. With unemployment of women in the atolls as high as 31%, home-based livelihood activities are likely.<sup>4</sup> In Malé, energy use in the home is scaled up in order to produce processed food on a scale that will generate income for the household. This

<sup>3</sup> J. Clancy et al. 2007. *Making Energy Work for Women and Men: Tools for Task Teams*. Washington, DC: World Bank.

<sup>4</sup> Department of National Planning (Statistics Division). 2011. *Household Income and Expenditure Survey 2009–2010*. Malé.

indicates generally that increased livelihood activities in the home will tend to lead to increased use of energy sources already being consumed in the home. In a recent United Nations Development Programme survey, small entrepreneurs reported that lack of access to electricity is a limitation to success in business on several islands, making energy improvements a factor in livelihood expansion.<sup>5</sup>

► **Women's entrepreneurship in energy, including renewable energy**

Women's entrepreneurship is generally underdeveloped in the Maldives and particularly so in the energy subsectors, including renewable energy. Female enrollment in science and technology is low. Women are generally not expected to lead in energy businesses and related policy.

► **Energy policy, gender, and women's participation**

Generally, there is low female representation in planning and decision-making bodies in government in the Maldives.<sup>6</sup> One-third of department heads in the Ministry of Environment and Energy are women, which offers some promise. With women stewarding the bulk of household fuel consumption and their potential to

step into building the economy through entrepreneurship, the inclusion of women in the design and implementation of energy-saving technologies and measures could contribute to successful implementation.

Public and private decisions on energy investments directly impact women, including those affecting availability and pricing around energy used by women for their livelihood activities as well as investments in household energy such as solar systems; connecting to grids; cooking and water access technologies; and availability of lighting in public areas, which improves women's personal safety. Investment planning can be more effective if the needs of women, who are major consumers, are factored in.

Tariff rates and changes in these rates may impact men and women differently, both in their livelihood activities as well as the quality of life for individual women. If household budgets are reduced significantly due to tariff increases, women's needs may be sidelined in the shortfall in the family's discretionary income, as women's needs are given a lower priority. Access to health services, good nutrition, and education may or may not be impacted negatively.

In general, it is safe to assume that the improvements in Malé and across the islands in terms of access to electricity will have benefited many women in some ways; however, public and private successes in terms of improving access to households need to be examined more closely in terms of differential impacts within household, with special focus on households headed by females.

### **Government Policies Relevant to Gender Mainstreaming in the Energy Sector**

The Strategic Action Plan 2009–2013 sets out four goals for the energy sector: (i) provide reliable, affordable, and

<sup>5</sup> Ministry of Economic Development and the United Nations Development Programme. 2010. *SME Mapping Survey*. Malé.

<sup>6</sup> Reflections on gender and energy in the region have noted that a major challenge is that investments tend to neglect looking at the needs of women and gender equality concerns in project design and implementation, decision making, and benefit distribution. Women are often underrepresented in strategy formulation and project-related consultations, design, implementation and monitoring, and evaluation processes, and therefore are unable to express their needs and choices in policy, strategy, and investments. From a welcome address by chair Ellen Goldstein, country director, World Bank Dhaka Office at the Energy and Gender Capacity Building Workshop for South Asia, June 2010. Sponsored by the World Bank and the Energy Sector Management Assistance Program in partnership with the Rural Electrification Board of Bangladesh.

sustainable energy supply to all citizens as a basic right; (ii) promote renewable energy technology applications, energy efficiency, and energy conservation, and increase energy security; (iii) protect the environment and health of the population from the hazardous effects of energy production; and (iv) reduce greenhouse gas emissions.<sup>7</sup> The emphasis on affordable electricity supply for all is particularly important as a means to address women's work burdens. The action plan's gender commitment for the energy sector is to "review gender-sensitive impact on women and men in addressing energy related matters."<sup>8</sup>

Also relevant to gender equality concerns is the carbon-neutral policy passed by the Government of the Maldives, which aims to reduce the country's dependence on petroleum fuel. The Maldives has set a target of 50% electricity generation using renewable energy sources by 2015. The full switch to renewable energy is aimed to be achieved by 2020. In view of this policy, the government aims to encourage the tourism industry to have an adaptation strategy to revert to alternative sources of energy and to adapt to climate change. All government agencies and state-owned enterprises responsible for the provision of energy services are tasked to promote renewable energy technologies. Women could benefit from the new opportunities arising through these strategies.

Privatization of services can create both challenges and opportunities for women. Until recently, the State Electricity Company (STELCO) provided electricity to 28 islands, including Malé. The government formed provincial utility companies that control the generation facilities in their respective areas of inhabited islands.<sup>9</sup> For the remaining

inhabited islands, electricity provision is either through community or privately owned electricity generators. Privatized services can exclude women as there may be few incentives to include them in decision making and planning. Women's lack of involvement in public planning, absence from private ventures, and lack of financial resources may further restrict their access to fundamental resources at the household and small-scale enterprise levels. At the same time, the prospect of privatization, especially in the context of new technologies, could open up entrepreneurship opportunities for women as service providers, suppliers to the grid, technology developers, small manufacturers, etc.

Since each resort is housed on one island, every island has to have diesel generators installed to provide its own source of electricity. However, running diesel-powered generators causes a significant amount of air pollution and releases dangerous levels of carbon dioxide into the atmosphere. The vision now is to implement practices and systems that would lessen the reliance on these generators. One of the top priorities in this regard is to work toward establishing renewable sources of energy by harnessing the limitless power supply provided by wind and the sun. Such an endeavor will also aid in cutting down greenhouse gas emissions in a bid to meet and go below the levels committed to in the Kyoto Protocol and to reach the government's goal of being carbon-neutral by 2020. To that effect, a carbon audit has been conducted with the support of the consulting company Be Citizen. Furthermore, the Ministry of Housing and Environment is undertaking a study to develop a national strategy to meet the 2020 carbon-neutral vision.<sup>10</sup>

<sup>7</sup> Government of the Maldives. 2009. *Strategic Action Plan 2009-2013*. Malé. p. 429.

<sup>8</sup> Footnote 7, p. 434.

<sup>9</sup> These provincial utility companies were formed following the division of the country into seven provinces by the then newly installed government and were mandated to serve the atolls that

comprised the provinces. However, Parliament did not pass the division by province, preferring instead to maintain the status quo—that is, division by atolls.

<sup>10</sup> Ministry of Tourism, Arts and Culture. 2006. *Third Tourism Master Plan 2007-2011*. Malé. p. 36.

To date, the review of gender-related impacts of energy committed to in the Strategic Action Plan 2009–2013 is not available. However, in the context of intensifying investment in micro, small, and medium-sized enterprises (MSMEs) and the country's drive to achieve a full switch to renewable energy by 2020, there is still time to carry out a baseline on men's and women's energy needs and usage, which could be used to make investments more efficient and bring success both at the household and enterprise levels. Involving women would mobilize a vast untapped resource and generate greater public engagement.

### ADB Assistance to the Sector and Its Gender Dimensions

ADB assistance to the sector has contributed to the electrification of the whole archipelago. ADB has been one of the main contributors to the power sector, having extended four loans totaling more than \$30 million since 1987 (Box E1). No new loans were approved after 2001, although in the period since then, ADB provided a grant to rehabilitate power systems destroyed on six islands during the tsunami and capacity building technical assistance to the Maldives Energy Authority.<sup>11</sup>

The interim country partnership strategy results framework highlights renewable energy and energy efficiency as areas of intervention.<sup>12</sup>

### Energy Loans 1987–2014

**Description of projects.** With the loans listed in Box E1, energy accounted for a significant proportion of the ADB portfolio in the Maldives. The first three projects increased generating capacity and upgraded the distribution network on Malé while the last shifted focus to improving power systems on the outer islands.

On Malé, assistance to develop power systems through the second and third Power System Development Projects is said to have achieved the aims of making unrestricted power available to consumers on Malé. The Outer Islands Electrification Project aimed at improving electricity supply in the outer islands, where the majority of the country's poor reside and where poor electricity supply hampered economic development. Project design and appraisal found that power systems on the focus islands were operated by island development committees, ad hoc local organizations such as clubs and associations, or private providers, and were

**Box E1: ADB Loan and Grant Support to the Energy Sector in the Maldives**

Modality	Loan/TA Number	Project Title	Year Approved	Status
Loan	0848	Power System Development Project	1987	Closed
	1121	Second Power System Development Project	1991	Closed
	1532	Third Power System Development Project	2007	Closed
	1887	Outer Islands Electrification Project	2001	Closed
	0409/10	Outer Islands for Sustainable Energy Development Project	2014	Active
Technical assistance (advisory and capacity development)	0911	Institutional Improvement of the Maldives Electricity Board	1987	Closed
	1605	Institutional Improvement of the Maldives Electricity Board	1991	Closed
	8000	Capacity Development of the Maldives Energy Authority	2011	Active

TA = technical assistance.

Note: Excludes project preparatory technical assistance.

Source: ADB online project database ([www.adb.org/projects](http://www.adb.org/projects)) and ADB. 2011. *Country Assistance Program Evaluation for the Maldives*. Manila.

<sup>11</sup> ADB. 2011. *Country Assistance Program Evaluation for the Maldives*. Manila. p. 80.

<sup>12</sup> ADB. 2012. *Maldives Country Operations Business Plan 2013–2015*. Manila. Appendix 1.



inadequate. Island power-generating facilities were inefficient and poorly maintained, and weaknesses in the infrastructure produced poor quality of supply and high system losses, with restricted operating hours. The project aimed to improve the quality of electricity supply and to strengthen the capacity of sector institutions and the legal framework for devolving responsibilities to outer island suppliers (possibly including cooperatives or community groups as well as power supply utilities).<sup>13</sup>

**Gender dimensions.** These energy loans proceeded without gender analysis and socioeconomic baseline surveys and subsequent assessment. Project performance and audit reports generally make no mention of women or gender equality; one that does states the project “was gender neutral, yielding no particular social or economic benefit to women through its implementation.”<sup>14</sup> A socioeconomic

assessment that considered the impacts of electrification on women’s time use, work burdens, and economic opportunities could have reached more positive conclusions, though these are difficult to claim in the absence of baseline and assessment data.<sup>15</sup>

The recently approved Outer Islands for Sustainable Energy Development Project—categorized as Effective Gender Mainstreaming—has carried out an in-depth gender analysis and built in distinctive gender features (Box E2).

### Capacity Development of the Maldives Energy Authority

**Project description.** This technical assistance project, approved in December 2011, supports the government’s efforts to reduce carbon emissions. The project provides consulting support to develop priority regulations and build capacity for

#### Box E2: Outer Islands for Sustainable Energy Development Project (2014)

The impact of the project—approved in 2014—will be a more sustainable energy sector based on renewable resources to be achieved by 2022. The outcome will be a shift toward clean and cost-effective energy sources by 2019. The project has two outputs: (i) renewable-energy-ready grid systems developed for outer islands and greater Male region; and (ii) enhanced capacity of the Ministry of Environment and Energy, and the utility companies, State Electricity Company (STELCO) and FENAKA, to implement renewable energy grid interventions. Project areas cover approximately 160 islands. Gender issues and opportunities for mainstreaming were also assessed in the preparation of the project based on the social assessments conducted in five sample islands. The project is classified as effective gender mainstreaming. A Gender Action Plan (GAP) has been prepared with the following key outputs: (i) FENAKA’s Corporate Social Responsibility community outreach program to incorporate household demand-side management to improve energy efficiency, targeting women household consumers who will link up with and further develop FENAKA’s community outreach program; (ii) creation of an enabling environment for developing women’s microenterprises based on reduced off-peak and/or shoulder rate tariffs provided for women-led micro- and small enterprises; (iii) promotion of women’s employment and training during subproject construction, and operation and maintenance of the electricity assets on the islands; (iv) training for FENAKA and STELCO staff in gender-inclusive community outreach approaches; and (v) a gender-mainstreamed project management system to be designed and implemented. The island women’s development committees will be mobilized for community outreach and awareness-raising activities. Social development specialist services in gender and development will be recruited to support the utilities implementing the GAP. The project will promote and advocate a socially inclusive, gender equitable, and non-discriminatory work environment and practices. GAP outputs (i), (ii), and (iv) have been incorporated in the project design and monitoring framework. A gender focal point from FENAKA will be located in the project management unit to coordinate the implementation of the GAP.

Source: ADB.

<sup>13</sup> ADB. 2011. *Project Completion Report: Outer Islands Electrification (Sector) Project*. Manila.

<sup>14</sup> ADB. 2000. *Project Performance Audit Report on the Second Power System Development Project in the Maldives*. Manila. p 12.

<sup>15</sup> On women’s time use, for example, the study found that the use of electricity for cooking saved women 1.5 hours per day. ADB. 2010. *Asian Development Bank’s Assistance for Rural Electrification in Bhutan—Does Electrification Improve Quality of Rural Life?* Manila. p 19.



the Maldives Energy Authority, including regulations and capacity related to licensing and technical regulations, the compliance

framework for licensees, and energy efficiency and solar programs.<sup>16</sup>

**Gender dimensions.** There was no discussion of gender dimensions in the project approval document. However, there are possible entry points such as in the review of energy efficiency and the solar program, where planned project activities include stakeholder consultations, the evaluation of policy and regulatory options, and the development of pilot implementation schemes involving customers and licensees.<sup>17</sup>

### Enhancing Gender Mainstreaming in the Energy Sector: Challenges and Opportunities

There are clear opportunities to address gender equality concerns in the sector through energy projects and through policy dialogue in the areas outlined below. Some further points are raised in the suggestions about entry points in Box E6 at the end of this chapter.

#### ► **Strengthen gender analysis at sector and project levels**

Incorporating gender analyses into the analyses done at sector and project levels could help ensure appropriate and timely action to address gender issues. The starting point for such an analysis is to consider the different needs and potential contributions of both women and men at household, enterprise, community, and public policy levels. The analysis could also include female enrollment in science, technology, and engineering courses; the representation of women in the energy sector (with focus on

management, policy, and decision-making levels); interest among women entrepreneurs to engage in energy-related businesses; and the capacity of island women's development committees to participate in planning and decision making in energy-related matters, and how all of these could be increased. The findings of these analyses would provide a firm foundation for identifying clear and achievable project gender action plans.

Mainstreaming gender concerns in all stages of the project cycle could be facilitated by the knowledge of indicators and results gained from experiences in past and current projects on energy. ADB's *Gender Tool Kit: Energy* provides examples of key gender targets or performance indicators at the impact, outcome, and output levels that could be included in the design and monitoring framework of energy-related projects (Box E3).

#### ► **Adapt lessons and experience from other initiatives.**

A number of initiatives on gender and energy have been launched by ADB to promote women's increased access to energy resources, services, energy-based livelihoods and training, and access to employment opportunities in the energy sector. These pilot initiatives are being implemented across South Asia (Box E4) and are demonstrating possible strategies and approaches that may be applicable to the context of the Maldives.

Another useful strategy would be to facilitate the development of linkages between women and energy leaders in the Maldives with other networks in South Asia, such as South Asia Women in Energy and the Women's Institute for Sustainable Energy Research (WISER), and/or the ENERGIA network.<sup>18</sup> A number of innovative initiatives taken by ADB and other agencies may include elements that could be

<sup>16</sup> ADB. 2011. *Technical Assistance to the Republic of the Maldives for Capacity Development of the Maldives Energy Authority*. Manila.

<sup>17</sup> Footnote 16.

<sup>18</sup> ENERGIA is an international network on gender and sustainable energy founded in 1996 by a group of committed women who provided energy-related inputs in the 1995 Beijing Conference on Women.

**Box E3: Examples of Gender Targets or Performance Indicators**

**Impacts:** Will the project impact positively on gender equality and women's empowerment?

**Poverty-related impacts:**

- (i) Reduced energy expenditure by households
- (ii) Women's empowerment: reduced time spent by women on household chores
- (iii) Health: decrease in the number of workdays lost by women and men due to bad health; improved quality of health services, especially maternal health and children's health services, in dispensaries, clinics, and hospitals
- (iv) Education: improved primary and/or secondary school enrollment, attendance, and performance for girls and boys; increased time spent by women on skills and vocational training and learning activities; improved working conditions for teachers at school; improved school and classroom conditions for female and male students
- (v) Environment: reduction in indoor air pollution levels; climate change reduction and mitigation measures to reduce women's vulnerability and benefit both women and men

**Outcomes:** In energy projects, these are related to access and affordability. These could also be output indicators, depending on the project designs.

**Improved access to electricity by poor rural households:**

- increased number of women having access to renewable energy supplies and nonpolluting technologies, and
- improved affordability for poor households (including those headed by women).

**Outputs:** For projects with a gender equity (GEN) or effective gender mainstreaming (EGM) category, relevant gender action plan performance targets and indicators need to be reflected in at least half of project outputs. Some examples of gender outputs (with numerical or percentage targets, where possible) are as follows:

**Access**

- number of poor households connected to energy services (number or percentage of poor households headed by women among them can also be monitored)

**Affordability**

- number of poor households subsidized (or credit provided) for connection (number or percentage of poor households headed by women among them can also be monitored)

**Energy and technology use**

- number of households adopting clean cookstoves and other workload-saving technologies

**User knowledge**

- number and percentage of households familiar with efficient use of clean energy (with percentage of women participating in training)

**Consumer/customer satisfaction**

- consumer satisfaction with the electricity services pertaining to adequacy of supply, prices charged, and tariff levels (ratings disaggregated by sex)

**Employment opportunities**

- number of jobs (person-days) generated for women by the project, and percentage of total jobs generated by the project construction work
- number of women-owned or -managed energy sector enterprises established or trained, and percentage of total
- number and amount of microfinance or small and medium-sized enterprise finance accessed by women for energy-based enterprises, and percentage of total
- number of women receiving technical and skills development training

**Decision making**

- percentage of women represented in electricity users groups, committees, cooperatives, utility management, energy boards, and other decision-making bodies
- percentage of women participating in policy formulation public consultation meetings

**Capacity of service providers**

- number of project staff and staff of energy agencies and utilities receiving gender awareness training
- improvement in gender equality performance of energy sector agencies or utilities (e.g., human resources strategy)
- adoption of a sector policy or strategy explicitly highlighting gender equality

**Box E4: Innovative Initiatives in Gender and Energy**

The Japan Fund for Poverty Reduction project Improving Gender-Inclusive Access to Clean and Renewable Energy<sup>a</sup> has been spearheading innovative and gender-responsive approaches to promoting access to affordable and reliable clean and renewable energy sources and technologies in Bhutan, Nepal, and Sri Lanka through a range of pilot initiatives. These include (i) training female village technicians to support sustainable solar power operational systems in Bhutan; (ii) community rural electrification programs at the Community Rural Electrification Department to provide electricity access to 10 electricity user cooperatives, or approximately 10,000 households, in Nepal; and (iii) energy access through free connection for approximately 2,200 deprived and vulnerable households and community centers in Sri Lanka. The technical assistance for the Gujarat Solar Vocational Training and Livelihoods Project in India aimed to demonstrate women's ability to access all employment opportunities provided by the energy sector by creating a qualified pool of local talent to satisfy the skilled and semi-skilled employment demands of planned and future solar power and evacuation and transmission projects in the state of Gujarat, while also promoting the participation of local women in skills and livelihood training. Supporting energy-based livelihoods for newly electrified communities is the focus of the gender-related technical assistance attached to the Multitranches Financing Facility: Madhya Pradesh Energy Efficiency Improvement Investment Program (Tranche 1) (2011) in India, which will train 20,000 women microentrepreneurs for business improvements, 500 women's self-help groups on business development services, and 500 women's self-help groups on user awareness and energy conservation practices across 32 districts. Building on the innovative gender-related design features of Tranche 1, Tranche 2 will promote innovative practices by imparting technical and skills training for meter reading to 2,500 persons (target: 50% women), to function as distribution company focal points.<sup>b</sup> Meter readers will undergo technical and skills training to provide (i) meter reading; (ii) low-level maintenance support, to monitor and report village- and household-level equipment failure, and distribution of small electrical assets/supplies; and (iii) customer service, to provide information on billing procedures and attend to billing inquiries.

<sup>a</sup> JFPR 9158: Improving Gender-Inclusive Access to Clean and Renewable Energy in Bhutan, Nepal, and Sri Lanka(2010). Financed by the Japan Fund for Poverty Reduction.

<sup>b</sup> TA8056: Gender Inclusive Capacity Development for Electricity Distribution Loss Reduction in Rural Madhya Pradesh (2011).

adapted in the Maldives or result in lessons for future project designs. For example:

- South Asia Women in Energy, supported by the United States Agency for International Development (USAID), is a regional network exploring issues and strategies for greater involvement of women in renewable energy. Bangladeshi women engineers and entrepreneurs have been active in contributing to this network and would be a rich resource in considering options and opportunities in ADB operations. Another resource is the Gender and Energy Network Bangladesh.
- The Women's Institute for Sustainable Energy Research (known as WISER) is a center of excellence that was launched in March 2010. Its objective is to build women's capacity to support energy development in South Asia by awareness building; collaboration with the private sector; and the promotion of domestic energy products, design services, and microfinance activities. Various trainings

have been conducted to increase the awareness of new energy technologies and enhance knowledge on best practices across the region.

► **Identify entry points for gender equality in the carbon neutral strategy.**

The Maldives' goal of being the first carbon-neutral country by 2020 and the Renewable Energy Strategy both open up entry points for looking at differential impacts of energy policies on men and women, as well as at gender-specific needs of end users and participants in energy supply and entrepreneurship. The development of renewable resources can improve the quality of life of women on the islands, provided it eases household expenses, workloads, and time burdens. Cleaner, more energy-efficient technologies would not only save time for women, their development would also open new opportunities in entrepreneurship for women.

National and local government agencies, the private sector, and civil society organizations (including women's development committees) need capacity development on gender and renewable energy for improved policy making and program planning. Targeting households in addition to public and private organizations would be important. Lessons learned regarding both women and men from previous initiatives can be identified. On this basis, and with rapid assessment or other gender analysis tools, present and future initiatives can consider alternative solutions and define expected results. Institutional assessments can identify entry points to ensure project implementation produces good results for both men and women.

► **Engage women in energy-related enterprise.**

Engaging women in energy-related enterprises could be a focus in the promotion

of female entrepreneurship and the drive toward renewable energy. The Cooperative Societies Act allows cooperatives to conduct business, including commercial operations of power supply systems. Women's cooperatives have made significant contributions to rural electrification in other recipient countries (Box E5).

At the local level, other countries in South Asia and Africa have deftly engaged women in cooperatives on a small scale to introduce smart technologies to villages, with considerable success. The Maldives has the legal framework to support cooperative models of business including operating power supply systems, and women are key stakeholders, rooted in every household of every village, stewarding much of the consumption. Pilot projects in the Maldives have demonstrated women's successful participation in cooperatives in other sectors and the cooperative model could also be deployed in the renewable energy sector.<sup>19</sup>

**Box E5: Entrepreneurship in Energy by Women for Women**

The Technology Informatics Design Endeavour (TIDE) is an Indian nongovernment organization working on energy and the environment linked to livelihood projects. TIDE supports poor households, especially poor women, and helps enhance their livelihoods and well-being by providing energy services (e.g., electricity, improved cookstoves, skills development, and entrepreneurship support). In one example of TIDE's activities, rural women became "stove entrepreneurs" who disseminated smokeless stoves and helped convert eight villages into smokeless villages. Another initiative by TIDE involved women's entrepreneurship for domestic lighting systems, which allowed six women to reach more than 300 households through awareness meetings on energy-efficient domestic light.

Source: *Workshop Proceedings: Energy and Gender Capacity Building Workshop for South Asia, June, 2010*, sponsored by the World Bank and Energy Sector Management Assistance Program in partnership with the Rural Electrification Board of Bangladesh.

<sup>19</sup> ADB. 2012. *Report and Recommendation of the President to the Board of Directors: Proposed Loan and Grant to the Republic of the Maldives for the Inclusive Micro, Small, and Medium Enterprise Development Project*. Manila.

**Box E6: Entry Points for Strengthening Gender Equality in the Energy Sector**

Areas of current and possible programming	Possible gender equality outcomes (changes that reduce gender gaps or otherwise benefit women)	Examples of questions to consider in project identification and design analyses and in formulating expected results and gender action plans
Energy needs and policies	<ul style="list-style-type: none"> <li>• Responsiveness to the needs of women (as well as men)</li> </ul>	<ul style="list-style-type: none"> <li>• Have consultation processes in the sector sought women’s views?</li> <li>• Have women’s advocacy organizations in the energy sector been consulted? Have women’s development committees in the islands been involved?</li> </ul>
Poverty reduction impacts of increased energy supply (conventional or renewable)	<ul style="list-style-type: none"> <li>• Increased ability of the poor and women to benefit from increased supply</li> </ul>	<ul style="list-style-type: none"> <li>• Do installation or connection costs and rate structures take account of the energy needs and incomes of poor households and women, especially of households headed by females?</li> <li>• Has consideration been given to credit or other arrangements that would enable households and small enterprises to access new services?</li> <li>• Has consideration been given to ensure safety and health risks from some forms of energy are mitigated?</li> </ul>
New market opportunities and businesses in the energy sector, particularly renewable and clean energy technologies	<ul style="list-style-type: none"> <li>• Increased participation of women as entrepreneurs and service providers in the energy sector</li> <li>• Increased engagement of women in disseminating new ideas and technologies</li> </ul>	<ul style="list-style-type: none"> <li>• What are the opportunities and constraints facing women in relation to small-scale enterprises providing energy services?</li> <li>• Are women being targeted for demonstrations of new technologies and business models for renewable energy?</li> <li>• Can women be encouraged and supported to take a greater role as owners and/or operators of energy service providers? Are they aware of government programs encouraging women’s entrepreneurship in the energy sector?</li> <li>• In public awareness activities, has consideration been given to possible barriers in reaching women with messages? For example, ensuring that diffusion mechanisms take account of how different population groups access information (e.g., who uses newspapers, radio, community groups).</li> </ul>
Employment in the energy sector institutions	<ul style="list-style-type: none"> <li>• More equitable employment opportunities in the energy sector— government and private sector</li> </ul>	<ul style="list-style-type: none"> <li>• What is the representation of women as staff in public and private sector energy agencies and ADB partners?</li> <li>• Have there been initiatives to identify reasons for low participation related to the demand or supply of professional women?</li> <li>• Are there opportunities to support greater participation by women at professional, technical, and decision-making levels?</li> </ul>
Capacity building of public institutions in the energy sector	<ul style="list-style-type: none"> <li>• Increased capacity of public institutions in the energy sector for gender-inclusive policy making and planning</li> </ul>	<ul style="list-style-type: none"> <li>• Is staff of public institutions in the sector equipped with knowledge and skills to address gender concerns in energy policy and planning?</li> <li>• Is sufficient budget allocated to monitor gender impacts of energy policies and services?</li> </ul>

Note: A more detailed discussion on gender entry points in energy projects is found in ADB. 2012. *Gender Tool Kit: Energy: Going Beyond the Meter*. Manila.

# Fisheries

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## Sector Context

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Fishing is the traditional means of livelihood for many people in the Maldives, especially those in the outer atolls. It remains the primary economic activity in half of the occupied islands, even as more people take on other types of livelihoods, particularly those related to tourism.<sup>1</sup> Whole families—adults and children, males and females—are normally involved in this livelihood. The traditional pole and line method of fishing is still practiced in most of these islands.

Fish is a staple food in the Maldives and is the main source of protein for the population.<sup>2</sup> The Maldives is one of the highest fish-consuming countries in the world, with fish consumption of more than 125 kilograms per capita per year.<sup>3</sup> Tuna and reef fish are the most common fish consumed locally.

The fisheries sector is important in the economy of the Maldives. For decades, it was the largest economic sector until it was surpassed by tourism in the 1990s. Fish and fish products account for more than 90% of total domestic exports, despite declining catches in the 5 years to 2012.<sup>4</sup> Fishing also accounted for 10.5% of all employment in 2010, and 16.9% of all male employment.<sup>5</sup>

Fish processing and marketing and related activities also contribute to employment and livelihoods.

The government promoted mechanized fishing as early as the 1970s to increase the sector's productivity, with positive results. Mechanized fishing vessels are capable of catching as much as 30 tons of fish per year compared with an average of 10 tons of fish yield per year using *dhonis*, the traditional sailing boats. The government provided incentives such as credit and technical support in the installation of motors in *dhonis*. As a result, fish catch increased by 56% from 1990 to 2000, and increased again by 56% from 2000 to 2005.<sup>6</sup> Notwithstanding the increase in fish catch as a result of mechanization, fishing and fish processing continue to involve very little product diversification (tuna account for nearly 84% of the catch in 2012)<sup>7</sup> and a lot of low value-added products (salted, smoked, dried, and canned). More problems beset the sector when fish catch steadily declined at an average rate of 8% from 2006 to 2010.<sup>8</sup> As a result, the fish catch in 2010 was only 66% of the catch in 2006. Fish catch in 2011 further declined by 34%.

The fisheries sector has an indirect link to the tourism sector as resorts demand a constant supply of fish for their guests and employees. The tourism industry has a great demand for reef fish, in particular, with tourist resorts consuming 7,000 tons of reef fish each year from an estimated total

<sup>1</sup> Ministry of Planning and National Development. 2004. *Vulnerability and Poverty Assessment*. Malé.

<sup>2</sup> Food and Agriculture Organization of the United Nations. 2003. *Food Balance Sheets*. Rome.

<sup>3</sup> Reef Base: A Global Information System for Coral Reefs. Resources: Overview, Maldives summary. [www.reefbase.org/global\\_database/dbr1,31,MDV,139.aspx](http://www.reefbase.org/global_database/dbr1,31,MDV,139.aspx)

<sup>4</sup> Maldives Monetary Authority. 2012. *Annual Economic Review 2011*. Malé. p. 22.

<sup>5</sup> Department of National Planning (Statistics Division). 2012. *Household Income and Expenditure Survey 2009–2010*. Malé. p. 36.

<sup>6</sup> Department of National Planning (Statistics Division). 2006. *Statistical Yearbook of Maldives 2005*. Malé.

<sup>7</sup> Department of National Planning (Statistics Division). 2012. *Statistical Yearbook of Maldives 2011*. Malé.

<sup>8</sup> Footnote 7.



of 16,000 tons produced.<sup>9</sup> However, the lack or high cost of transport and the lack of cold storage facilities have constrained the sector by limiting the frequency of delivery and reducing the volume and quality of fish products supplied to resorts.

### Women and Men in the Fisheries Sector<sup>10</sup>

An in-depth study done by the Food and Agriculture Organization of the United Nations in 1999 observed a gender-based division of labor at every stage of fishery production (preharvesting, harvesting, and postharvesting activities) and by the type of fish product, as shown in Box F1. The involvement of children in fishing is usually by assisting their parents at work.

The study reported that fishing activities and the harvesting of marine life in the oceans, lagoons, and reef flats are performed exclusively by men. Some preharvesting activities including mending hooks and nets, cleaning and oiling boats, etc. are also dominated by men. Postharvesting activities aimed at adding value, such as salting, drying, and smoking fish, are the domain of women. Though men do not generally participate at the postharvest stage, on occasions when the catch is so large that the women are unable to clean all the fish on their own, male family members help with filleting.

Postharvesting activities are time consuming and usually take women from 4 to 7 p.m. Women frequently work from seven in the evening to past midnight, smoking the fish caught that day. Smoking fish requires large quantities of fuelwood. As a result, women engaged in postharvesting activities have

Box F1: Division of Labor in Preharvesting, Harvesting, and Postharvesting Activities in Fisheries			
Activity	Men	Women	Children
<b>Preharvest</b>			
Mending hooks and nets	■	■	
Cleaning and oiling boats	■		
Other boat maintenance jobs	■		
<b>Harvesting</b>			
Catching fish and other marine products in ocean, reef flats, and lagoons	■		
<b>Postharvest</b>			
<b>Salted products (tuna, shark, reef fish)</b>			
• Cleaning and washing	■	■	
• Applying salt and storing in brine tank		■	
• Washing		■	
• Sun drying		■	■
<b>Sea cucumber</b>			
• Collection	■		
• Sorting	■	■	
• Preboiling, burying in sand	■	■	
• Cleaning	■	■	
• Boiling		■	
• Smoking		■	
• Sun drying		■	■
<b>Walhoa mas (soft-dried products) and hikimas (hard-dried products)</b>			
• Filleting	■	■	
• Boiling		■	
• Smoking		■	
• Drying		■	■
• Storing		■	■
<b>Marketing</b>			
• In the local area	■	■	
• In Malé	■		

Source: H. Kanvinde. 1999. *Maldivian Gender Roles in Bio-Resource Management*. Food and Agriculture Organization Regional Office for Asia and the Pacific. Bangkok. Section 4.8.

to gather fuelwood and bring it home in a wheelbarrow three times a week, compared with once a week for normal household needs.

Marketing the catch is the responsibility of both women and men. In general, however, men play a larger role in marketing given their greater ability to leave their home on the

<sup>9</sup> Based on 2007 data provided by the Ministry of Tourism, Arts and Culture. There is no regular monitoring of fish consumption by resorts.

<sup>10</sup> This section is based on H. Kanvinde. 1999. *Maldivian Gender Roles in Bio-Resource Management*. Food and Agriculture Organization Regional Office for Asia and the Pacific. Bangkok.



atolls to travel to Malé, a boat journey that can take 5–12 hours. In general, inter-atoll and interisland trade is performed by men while intra-island trade is the responsibility of women. Women's involvement in marketing is restricted to selling fish in local markets.

Female employment in the sector, specifically in canning factories, is mostly in processing and administrative activities. In the few processing factories that are in operation, women carry out tasks such as filleting, trimming, and packing, in addition to quality control procedures, documentation, and administration.

Women play no role in shipping, as owners and operators of marine vessels are all men.

In summary, men take on tasks that require more physical strength, done outdoors and far from home, while women take on tasks that closely resemble their reproductive roles. The different gender roles in the sector are determined more by physical differences than by the status ascribed to men and women. Men and women's gender roles are complementary and jointly contribute to the household economy. Men have more knowledge and skills with regard to activities in preharvesting, harvesting, and large-scale marketing of fish and fish products, while women are more knowledgeable on matters related to postharvesting and small-scale marketing activities. In mainstreaming gender in the fisheries sector, it is therefore important to recognize where women and men complement each other to the benefit of both and to focus on issues that disadvantage and constrain women.<sup>11</sup>

<sup>11</sup> S.C. Poh. 2008. Asian Women in the Fisheries Sector: Identifying Issues, Providing Solutions. Paper presented to the SEAFish Justice Network Regional Conference on Women in Fisheries. Ha Noi. 4–8 December.

## Key Gender Issues in the Fisheries Sector

- ▶ ***The invisibility of women's economic contribution to the fisheries sector means that they are often overlooked in policies and programs.***

The fisheries sector tends to be associated with the more visible activity of fish harvesting, which is performed exclusively by men. However, Box F1 clearly shows that women are involved in the preharvest and postharvest stages, and are more involved than men in postharvesting activities, especially in fish processing. Because women's work in the sector is less visible and less recognized, women are often overlooked in policy making and resource allocation and thus often miss out on incentives to improve the productivity of the sector such as credit, technologies, and transport.

- ▶ ***Little is known about women's earnings from fishing activities or control over household income from fishing.***

Box F1 shows that men are involved in marketing at two levels, both local or within island and with the larger market in Malé, suggesting that they have greater control over income from fishing. Not much is known about whether some part of the income earned goes back to the women in the household as compensation for their activities, or whether women have much say in decisions about the use of this income.

- ▶ ***Mechanization reduced women's livelihood opportunities in the fisheries sector.***

Women's entrepreneurship in the sector decreased with the introduction of mechanization and commercial fishing. As the fish catch increased with mechanization, fishers (all males) tended to sell their harvest to collection vessels instead of bringing it back to the islands. This reduced the volume of fish processed on the islands, affecting

many women for whom fish processing was the main source of livelihood. The migration of men from the islands for employment in fishing companies rather than local fish harvesting also reduced women's opportunities for micro-level activities in marketing of fish in local markets.

► **Limited access to transport is a constraint on fish marketing by women.**

Ownership of land transport is highly male dominated with only about 18.4% of all registered vehicles (battery-powered scooter, motorcycle, car, and other vehicles) owned by women compared with 81.6% owned by men. Vehicle ownership among women in the atolls (13.8%) is lower than that in Malé (24.0%).<sup>12</sup> Access to transport to bring fish to market or even to nearby resorts is therefore a constraint as women are often dependent on men.

► **Fish smoking relies on fuelwood, with implications for women's health and time.**

Fuelwood is commonly used in fish smoking in the Maldives. Fish smoking has been found to have negative effects on women's health, including upper respiratory problems due to smoke inhalation, burns, and eye infections. Women are generally responsible for the time-consuming and physically intensive activities of collecting or procuring firewood

and in some cases also transporting it. Extensive use of fuelwood depletes the supply and increases the time to collect an adequate quantity, which also adds to women's time burden. Despite these health and time issues, fuelwood is preferred to better quality fuels such as liquefied petroleum gas, as the latter is expensive and women believe that the wood smoke flavor is more attractive to customers.

► **Employment with fish canning companies provides limited scope for advancement and better pay.**

Women's employment in the sector offers few opportunities for advancement, higher income, and participation in decision making. The fish canning companies are the biggest employers in the sector. In these companies, most workers (men and women) are in lower-paying, routine jobs such as sorting, skinning, and washing fish and packing canned fish. However, there are very few women employees with managerial, supervisory, and higher-paying jobs.

A typical employee profile of a fish canning company is shown in Box F2, which provides data for Felivaru Fisheries Complex, one of three companies managed by the state-owned Maldives Industrial Fisheries Company (MIFCO). The category "Others" refers to assembly line jobs and administrative jobs. From 2009 to 2011, women accounted

**Box F2: Employee Profile of Felivaru Fisheries Complex**

Positions	2009		2010		2011	
	Male	Female	Male	Female	Male	Female
Managers	16	1	16	0	14	0
Supervisors	46	9	42	10	38	7
Assembly line and administrative jobs	356	164	323	130	312	141
Total	418 (71%)	174 (29%)	381 (73%)	140 (27%)	364 (71%)	148 (29%)
<b>Grand Total</b>	<b>592</b>		<b>521</b>		<b>512</b>	

Source: Maldives Industrial Fisheries Company.

<sup>12</sup> Based on 2014 data provided by the Ministry of Transport and Communications.

for almost 30% of workers in the Felivaru Fisheries Complex. Almost half of the workers in assembly line and administrative jobs were women, but most supervisors and almost all managers were men. Although not shown in these figures, two-thirds of female workers in this fish canning complex are expatriates, almost all of them from Sri Lanka (MIFCO attributed the low number of women in supervisory and management positions in the company to the lack of female candidates with suitable skills and experience rather than a preference for male candidates).

According to Maldivian women in three islands consulted for this study, factors that discourage women from working in fish canning factories include low wages, lack of job security, lack of incentives for advancement in employment, and distance from home islands.

The staff profile (in 2012) of another fisheries company, Kooddoo Fisheries Maldives, shows that females account for only 2% of 561 total staff and occupy administrative positions only.<sup>13</sup>

### Government Policies Relevant to Gender Mainstreaming in the Fisheries Sector

The Fisheries Act of the Maldives 1987 (also called the Fisheries Law of the Maldives) is the basis for formulation of fisheries regulations, management, and development in the Maldives. Seven policies that guide the sector in the immediate and medium term are set out in the Strategic Action Plan 2009–2013. The policies aim to (i) expand the scope of the sector through diversification of fish and marine products; (ii) regulate markets to ensure that price improvements are passed through to local fisher folk; (iii) facilitate business development, trade, and export promotion in fisheries; (iv) provide training and capacity-building opportunities;

(v) promote research and introduction of fish breeding and productivity; (vi) establish modern fisheries infrastructure in different regions of the country; and (vii) enhance the regulatory framework to ensure sustainable fishery development and management.<sup>14</sup>

The plan also includes a gender-related goal for fisheries: “balance/equity through adaptation of staffing policies and plant and accommodation design.”<sup>15</sup> To encourage participation of key stakeholders in the sector in achieving this goal, the Ministry of Fisheries and Agriculture has been encouraging fish canning companies including MIFCO to enhance opportunities for female staff to move up the job ladder through supervisory and management training and to improve working conditions, especially accommodations for all workers in fish canning factories (including accommodations for men and women, and for locals and expatriates).

Through projects supported by multilateral agencies such as the International Fund for Agricultural Development, the United Nations Development Programme, and the Food and Agriculture Organization, the Ministry of Fisheries and Agriculture has been providing training for fishers and fish processors on a regular basis since 1988, without gender discrimination. Training courses provided were on engine repair and maintenance, fishhook making, fish processing, and quality enhancement. To date, women comprise around 85% of participants in fish processing training in the outer atolls. There were also a few female participants in fishhook training.<sup>16</sup>

### ADB Assistance to the Sector and Its Gender Dimensions

ADB’s only direct assistance to the fisheries sector has been through the Tsunami

<sup>13</sup> Statistics provided by Kooddoo Fisheries Maldives.

<sup>14</sup> Ministry of Planning and National Development. *Strategic Action Plan 2009–2013*. Malé. pp. 338–339.

<sup>15</sup> Footnote 14, p. 342.

<sup>16</sup> Data provided by Ministry of Agriculture, Fisheries and Marine Resources.

**Box F3: ADB Loans and Technical Assistance in Fisheries for the Maldives**

Loan/Grant Number	Project Title	Loan/Grant (\$ million)	Status
0001 (Grant) 2160 (Loan)	Tsunami Emergency Assistance Project	2.72 <sup>a</sup>	Closed

<sup>a</sup> Amount of loan for fisheries component only. Total of grant and loan was \$21.8 million.

Sources: ADB online project database ([www.adb.org/projects](http://www.adb.org/projects)) and ADB. 2011. *Country Assistance Program Evaluation for the Maldives*. Manila.

Emergency Assistance Project, which had a fisheries component intended to benefit islands affected by the December 2004 tsunami.

### Tsunami Emergency Assistance Project

**Project description.** The Tsunami Emergency Assistance Project responded to the damage caused by the 2004 tsunami that hit 69 islands through assistance for the reconstruction of damaged infrastructure and the restoration of livelihoods, especially of the poor. The project consisted of a quick-disbursing component to provide immediate assistance to the government to purchase materials and equipment required for emergency assistance and livelihood restoration, and a project component focusing on (i) water supply, sanitation, and solid waste management; (ii) transport; (iii) power; (iv) fisheries; and (v) agriculture sectors. In addition, the project provided substantial consulting support for implementation, capacity building, and participatory processes in affected communities.<sup>17</sup>

The project's fisheries component aimed to contribute to the rehabilitation of the sector and included the following activities: (i) strengthening community-based organizations; (ii) social mobilization; (iii) provision of processing kits; (iv) consultancies to develop seafood-processing curricula, training program of

fishers, and regulatory frameworks, and to establish and register fishing cooperatives on 15 islands; and (v) \$800,000 committed to the Ministry of Finance and Treasury for microcredit. A total loan of \$2.715 million equivalent was provided to support the sector's rehabilitation.<sup>18</sup>

According to the project completion report, under the fisheries program "488 fishers received kits with basic equipment that helped restore their livelihoods, and in conjunction with the capacity-building and training programs that helped a further 500 fishermen, have made their operations more sustainable and profitable." The microcredit scheme disbursed the \$800,000 allocated to 600 fishers (many of whom had also received kits and training).<sup>19</sup>

**Gender dimensions.** To identify needs, both men and women of communities in tsunami-affected islands were consulted through island development committees, women's development committees, and community-based organizations. These consultations helped in identifying beneficiaries of fishing kits, microcredit, and capacity-building and training programs. Overall, it is difficult to ascertain the actual proportion of female and male beneficiaries and the project's contribution to gender equity due to lack of sex-disaggregated data in project reporting (despite the commitment to disaggregated data made in project documents).<sup>20</sup>

<sup>17</sup> ADB. 2005. *Report and Recommendation of the President to the Board of Directors: Proposed Grant and Loan to the Republic of the Maldives for the Tsunami Emergency Assistance Project*. Manila.

<sup>18</sup> ADB. 2009. *Completion Report: Tsunami Emergency Assistance Project in the Maldives*. Manila. p. 10.

<sup>19</sup> Footnote 18.

<sup>20</sup> Footnote 18.

## Enhancing Gender Mainstreaming in the Fisheries Sector: Challenges and Opportunities

While ADB does not work directly in the fisheries sector, there are potential opportunities to support gender equality as part of ADB support in areas such as private sector development, employment skills training, transport, and public sector capacity building. Issues that could be addressed in projects or policy dialogue in these areas are outlined below. Some further points are raised in the suggestions about entry points in Box F4 at the end of this chapter.

### ► *Gender and fisheries value chain analysis to identify potential opportunities for women*

A *value chain* describes the full range of activities that are required to bring a product or service from conception through the different phases of production (involving a combination of physical transformation and the input of various producer services) to delivery to final consumers and then final disposal after use.<sup>21</sup> Such an analysis would be useful in identifying the activities at different levels of the value chain in which women could potentially be involved in order to expand their involvement beyond fish processing. Other potential opportunities for women could be identified by analyzing forward linkages (such as input suppliers) and backward linkages (such as consumers) of specific products. A value-chain analysis from a gender perspective on the supply of fish products to resorts could be particularly useful in identifying the opportunities and constraints women face in supplying this large domestic market.

<sup>21</sup> E. Hempel. 2010. *Value Chain Analysis in the Fisheries Sector in Africa*. INFOSA—a New Partnership for Africa's Development (NEPAD) Programme. Rome. [www.fao.org/fisheries](http://www.fao.org/fisheries)

### ► *Women's livelihoods and entrepreneurship*

Women's participation and benefits in the sector could be enhanced through facilitating opportunities to supply fish and fish products to resorts. For example, ADB could assist the Ministry of Fisheries and Agriculture in efforts to increase women's participation in fishers' cooperatives, perhaps with an approach similar to the one the ministry took to organize and build the capacity of agricultural cooperatives to supply agricultural products (mostly fruits and vegetables) to resorts. Training in skills such as numeracy and entrepreneurship would benefit both men and women fishers.

### ► *Technology improvements and safety equipment for fish smoking*

There is a need to find simple and low-cost solutions that reduce threats to health of those engaged in fish smoking, most of whom are women. Exposure to smoke could be reduced through increased access to better technologies. Safety equipment, such as goggles to protect the eyes against smoke, and gloves or similar gear to protect from burns on the hands and arms, is needed to reduce safety risks.

### ► *Conditions of employment in the sector*

Issues that could be addressed through policy dialogue or capacity building with national ministries include the conditions of employment in the sector, particularly in canning companies. This could include issues such as social protection and working conditions for assembly-line workers (e.g., health and medical insurance, safe working conditions, safe and comfortable accommodation, and wages), which are important to both women and men. Another issue is equal opportunities in recruitment, pay, and conditions for women and men working in canning factories.

► ***Improvements to sex-disaggregated data***

Given the lack of sex-disaggregated data and data on fisheries activities, it is difficult to identify women's contributions to the sector or to assess women's access to sector incentives and services. The Ministry of Fisheries and Agriculture, which has devoted considerable resources to developing human resources in fisheries, currently gathers sex-disaggregated data on participation in their training programs. ADB could usefully encourage and support the ministry to identify additional data that would strengthen its capacity for gender-responsive policy and planning and the steps that would be required to obtain such data (through modifications to the ministry's administrative data systems or other data sources). Areas for attention could include, for example, data by sex on skills relevant to the fisheries sector, on workers by subsector activities, and on incomes earned by workers in different activities.

► ***Capacity building of local bodies on gender issues in the fisheries sector***

Raising awareness and capacity on gender issues in the fisheries sector among atoll and island local councils and women's development committees could contribute to gender equity in the sector. Other than the provision of basic services (namely, health and education), local councils are also responsible for ensuring the provision of services and facilities that are vital to livelihoods and enterprise development such as markets, transport, water and sanitation systems, and electricity. Awareness of gender issues in the fisheries sector could potentially lead to policies and services that could enhance women's participation and benefits in the sector. This could include, for example, policies related to women's access to markets, to affordable and reliable transport, and to technologies that reduce health hazards and work burdens.



**Box F4: Entry Points for Gender Mainstreaming in the Fisheries Sector**

Areas of current and possible ADB programming	Possible gender equality outcomes (changes that reduce gender gaps or otherwise benefit women)	Examples of questions to consider in project identification and design analyses and in formulating expected results and gender action plans
Fisheries policy and planning	<ul style="list-style-type: none"> <li>• Policies and programs for fisheries sector development that address gender equality concerns</li> <li>• Widespread implementation of policies and programs that address gender equality concerns</li> </ul>	<ul style="list-style-type: none"> <li>• Are women and equality issues adequately represented and resolved during stakeholder consultations—both national and local levels?</li> <li>• Are sex-disaggregated data collected that could shed light on women’s roles and contribution to the sector as entrepreneurs and employees and used in policymaking and planning?</li> <li>• Has a feedback loop been committed to during which women can share how policies and programs benefited them?</li> </ul>
Women’s entrepreneurship	<ul style="list-style-type: none"> <li>• Gender-equitable access to incentives and business development services in the fish business</li> <li>• Increased access to affordable and reliable transport</li> <li>• Improved access to local and larger markets for fish products</li> <li>• Increased engagement of resorts with women entrepreneurs as suppliers of fish products</li> </ul>	<ul style="list-style-type: none"> <li>• Do government and other providers of business incentives and business development services to the fisheries sector ensure that women and men have equitable access to these incentives and services?</li> <li>• Are services available through government and other channels (private sector and civil society organizations) adequate to enable women’s microenterprises to move up the value chain?</li> <li>• Do resorts have programs to buy agricultural and fishery products from local producers and suppliers?</li> </ul>
Women’s health, time, and physical burdens	<ul style="list-style-type: none"> <li>• Increased access to affordable technologies that are less harmful to women’s health and reduce their time and physical burdens</li> </ul>	<ul style="list-style-type: none"> <li>• Are women aware of health and safety hazards, and effect on time and physical burdens, of commonly used fish processing technologies?</li> <li>• What types of technologies and equipment do women want and need to mitigate health and safety risks and reduce time and physical burdens?</li> </ul>
Employment and workforce development	<ul style="list-style-type: none"> <li>• Improved working conditions for women and men in fishing companies</li> <li>• Increased number of women in management and decision-making positions in the fisheries sector</li> </ul>	<ul style="list-style-type: none"> <li>• What training opportunities are available for women to move up to management and decision-making positions in the fisheries sector?</li> <li>• What incentives can government provide for the private sector to improve working conditions of employees in fish canning companies?</li> </ul>
Capacity of local councils in policy making, planning, and service provision	<ul style="list-style-type: none"> <li>• Increased ability of local councils to benefit women equitably through their fisheries policies, programs, and services</li> </ul>	<ul style="list-style-type: none"> <li>• Are local councils equipped with knowledge and skills to address women’s needs and gender equity concerns in fisheries policies, programs, and services?</li> <li>• Are women’s development committees equipped with knowledge and skills to advise local councils on how to reach and serve women equitably through local policies, programs, and services in the sector?</li> </ul>



# Micro, Small, and Medium-Sized Enterprise Development

## Sector Context

The micro, small, and medium-sized enterprise (MSME) sector in the Maldives includes many smaller enterprises, but as most of them are informal, there is limited information about their characteristics and their contribution to the economy. The development of the sector has been identified by the government as a key strategy to generate employment, reduce poverty, and contribute to economic growth. A range of obstacles to sector development has also been identified: they include skills deficiencies, start-up costs, limited access to finance, high collateral requirements, imperfect market information, inadequate business development services, lack of access to banking facilities (especially in the atolls), and high costs of interisland transport and other infrastructure and services.<sup>1</sup>

A mapping survey of 1,787 MSMEs in selected islands, conducted in 2010 by the Ministry of Economic Development in collaboration with the United Nations

Development Programme, revealed the following characteristics of the sector:<sup>2</sup>

- enterprises are concentrated in retail trade (33%), and increasingly in agriculture (13%), manufacturing (11%), and services (11%);
- 63% of entrepreneurs are males and 37% are females;
- 54% are single-owner enterprises while 36% are family business units;
- the scale of enterprise operation is small, with 91%–97% of MSMEs employing 0–5 workers, and 65%–69% do not employ any foreign or local workers at all;
- 61% of the entrepreneurs have had only a primary education; and
- 92% produce goods and services for the local market.

Using the employment criterion, most enterprises are in the microenterprise category (see Box M1 for definitions of categories of MSMEs). Many microenterprises, especially those run by women in the smaller islands, would be more aptly categorized as livelihood or income-generating activities rather than

### Box M1: Categories of Micro, Small, and Medium-Sized Enterprises

Category	Number of Full-Time Employees	Annual Income/Turnover (Rf)
Microenterprise	0–5	0–500,000
Small enterprise	6–30	500,001–5,000,000
Medium enterprise	31–100	5,000,001–20,000,000

Rf = rufiyaa.

Note: The Micro, Small, and Medium Enterprises Act (2013) defines an MSME as “an individual or other legal entity carrying on a business enterprise” as any one of the three categories defined by the SME Development Council, which are the categories set out above.

Source: Ministry of Economic Development. [www.trade.gov.mv](http://www.trade.gov.mv)

<sup>1</sup> Ministry of Planning and National Development. 2009. *Strategic Action Plan 2009–2013*. Malé. pp. 362–363.

<sup>2</sup> Ministry of Economic Development and Trade and United Nations Development Programme. 2010. *SME Mapping Survey*. Malé.

**Box M2: Comparison of Characteristics of Microenterprises as Livelihood and as Business Enterprise**

	Livelihood	Microenterprise
<i>Reason for entering the sector</i>	Pushed into it for lack of alternatives	Pulled by profit potential and choice
<i>Activities</i>	Multiple, one of many	Main activity
<i>Importance of income from activity</i>	Supplements family income	Main source of family income
<i>Skills requirements</i>	Low, rudimentary	Require more experience and skills
<i>Capital requirements</i>	Low	Higher
<i>Use of net earnings</i>	Sustenance/subsistence, survival	Savings for expansion
<i>Potential for growth</i>	Little/none	High

Source: R.T. Chua. 2004. Learning Material on Micro-enterprise Development. Cited in M.A. Pelejo. 2008. "Taking Microenterprises to the Next Level" in *Literature Review on Growth-oriented Microenterprises*. Business Development Services Working Group. Manila.

as growth-oriented enterprises due to their subsistence nature and lack of commercial orientation. While some characteristics of a livelihood enterprise and a growth-oriented enterprise could overlap, a comparison of their general characteristics can be useful, as they determine the kind of interventions needed. Such a comparison is found in Box M2.

### Women and Men in the MSME Sector

The 2010 small and medium-sized enterprise (SME) mapping survey revealed that in the commercially active islands, men tend to dominate commercially significant enterprises, while a few women are active in the "leftover" economic activities such as food vending and running small restaurants and retail shops.<sup>3</sup> In the highly vulnerable islands with the least commercial potential,

<sup>3</sup> Footnote 2. The mapping survey identified three categories of islands, using a number of indicators that take into account the enabling and constraining factors of business expansion, diversification, and future potential of SME development in each island. The three categories of islands are *medium*, *medium to small*, and *small*, with the small islands considered as the most vulnerable and least commercially viable.

women dominate the business sector, as most of the men have left the islands for Malé or other bigger islands in search of better economic opportunities. Most women who stay behind run subsistence-level retail enterprises. Women who go beyond the income-generating or livelihood enterprises tend to be engaged in services such as selling "short eats" (snacks) or food vending, running tailoring shops, thatch weaving (construction material), and mat weaving (handicrafts). According to the Ministry of Economic Development, these types of enterprises are also labor-intensive and yield the lowest profit margins.

While women entrepreneurs can be found at all stages of the value chain in the Maldives, the majority of them—mostly women microentrepreneurs—remain "stuck" in home-based, small-scale production, especially in the agriculture and fisheries sectors. These women are engaged in the production of fruits and vegetables in their home gardens and sell these and leftover fishery produce in local markets, with limited food processing capacity and low commercial returns.

However, there are also a handful of Maldivian women who run high-profile successful enterprises, mostly in the service sector. The 40 or so members of the Women Entrepreneurs Association own or manage enterprises in the service and trade sectors, including an education and training institute, beauty salons, restaurants and cafes, lodging hostels, tour and travel agencies, tailoring shops, and retail shops. There are also five business women, mainly resort owners, who sit in the 18-member board of the Maldives National Chamber of Commerce and Industry.<sup>4</sup> Clearly, there is a segment of women entrepreneurs who are key performers and contributors to the economy, and whose growth and

<sup>4</sup> N. Merrett. 2010. Government Failing Female Entrepreneurship Test. *Minivan News*. 5 December. <http://minivannews.com/business/government-failing-female-entrepreneurship-tst-aminath-arif-14070>

development create employment in their respective sectors.

## Key Gender Issues in MSME Development

- ▶ **Cultural stereotypes deter women from entering and fully participating as entrepreneurs in the sector.**

The social expectations of women continue to prioritize homemaking and household management, with tasks performed within the confines of the home. Women are expected to take care of children, the sick, and the elderly, and to take responsibility for all household-related tasks. These homemaking responsibilities continue even when women join the labor force, whether in the formal or informal sector. Biases against women working outside of the home are expressed even by women themselves, as is evident in the views quoted in Box M3 (from a recent study that included focus group discussions with women).

While there are also those who look favorably on women's involvement in public life, the widespread cultural perception that "a woman's place is still in the home" has given rise to biases against women as entrepreneurs. Some women entrepreneurs have reported being subjected to negative attitudes from male colleagues during business meetings, ranging from a condescending attitude to trivialization and outright "put-downs," even when they have solid business plans. According to one prominent female entrepreneur, bank officials (both women and men) tend to look less favorably on a female businessperson applying for loans or financial support.<sup>5</sup>

### Box M3: Perceptions about Women Working Outside Their Homes

- "In the Maldives, a woman's place is still in the home." (Member of Parliament, Malé)
- "It is preferable for a woman to rear children and take care of the house rather than to join the workforce." (Woman, 26–50 years old, North)
- "If women leave children to be looked after by someone else, it has a negative effect ... a mother is the best person to educate and care for her child." (Woman, 26–50 years old, North)
- "If a husband earns enough, a woman should be at home." (Woman, 26–50 years old, South)
- "I think the absence of women at home is detrimental to the next generation. Being in public life brings so much chaos." (Man, 26–50 years old, North)
- "Females can work from home and earn an income. You don't necessarily have to go to an office to earn, and it should still be considered as participating in the economy" (Man, 26–50 years old, North)
- "Can you imagine if we enabled child-bearing women to hold decision making positions in Parliament and then they all got pregnant? The country would collapse!" (Government stakeholder, Malé)
- "I can't imagine giving up work (when I marry), I hope I don't have to." (Woman, 18–25 years old, Malé)
- "Women should have a say in governing the country. If women are not present, we are lacking 50% of the contribution and views governing the country." (Man, 26–50 years old, North)
- "I would definitely like to represent my community in a political role." (Woman, 18–25 years old, South)

Source: United Nations Development Programme. 2010. *Women in Public Life in the Maldives*. Malé.

The pressure to prioritize household responsibilities has prompted women to adopt various coping mechanisms. For example, women will start businesses in their homes, or will bring their small children with them when tending to their businesses. When their businesses expand, juggling business and home responsibilities can become very difficult without the support of other family members or child-care services. Support programs such as skills training, business networking, or trade fairs, even with the best intentions to include women, cannot succeed unless they are designed around women's household schedules or their limited mobility and personal safety issues. Without these considerations, women will be excluded by default.

- ▶ **Women have limited access to the resources required to start and run their own enterprises.**

Government ministries and nongovernment organizations report women's increased interest in developing viable and profitable

<sup>5</sup> N. Merrett. 2010. Government Failing Female Entrepreneurship Test. *Minivan News*. 5 December. Quoting Aminath Arif. <http://minivannews.com/business/government-failing-female-entrepreneurship-tst-aminath-arif-14070>

enterprises rather than marginal livelihood activities.<sup>6</sup> However, women's inability to access credit to finance business start-ups is a major stumbling block. Loan collateral accepted by banks is limited to the types of property (land, house, ocean vessel) that are generally bequeathed to the eldest male offspring or are acquired under the name of men, so women are automatically disqualified.

Data from the 2010 SME mapping survey (Box M4) shows that two-thirds of the entrepreneurs surveyed did not borrow money for their start-up capital, so are assumed to have financed their own enterprises. Among those who borrowed money to finance their enterprises, more entrepreneurs borrowed from private individuals (relatives, friends, and other traders) than from banks. This suggests that there is a large untapped market for banks in providing finance for business start-ups and expansion.

The government-owned Bank of Maldives, with funding support from international development agencies, has initiated development schemes to provide microcredit to qualified beneficiaries while sidestepping the requirement for property as loan collateral. Box M5 shows that even in

Box M4: Financing Sources of Entrepreneurs		
Financing Source	Cases	Percent
No borrowing	806	61.2
Banks	181	13.7
Borrowed from relatives	145	11.0
Borrowed from friends	60	4.6
Borrowed from traders	30	2.3
Others	11	0.8
(No response)	84	6.4
<b>Total</b>	<b>1,317</b>	<b>100.0</b>

Source: Ministry of Economic Development and United Nations Development Programme. 2010. *Small and Medium Enterprise Mapping Survey*. Malé.

these schemes, women make up only about one-third of those who avail themselves of the credit provided (similar to the proportion receiving loans and advances outside the development schemes).

Cases have also been reported whereby husbands or male relatives access microcredit through programs targeting women by using their wives' or sisters' names. The husband or male relative uses the loan for the business that he runs and controls, while the woman bears the responsibility of paying it back. Further, the discovery of such

Box M5: Bank of Maldives' Borrowers by Type of Loan, 2011				
Type of Loan/Borrower	Number of Borrowers	Sum of Loans (\$)	Percent of Borrowers	Average Size of Loan (\$)
<b>Development Schemes</b>	563	388,697.06		
Individual—female	197	135,043.84	35.0	686
Individual—male	362	250,372.39	64.3	692
<b>Loans and Advances</b>	18,935	12,120,237.01		
Individual—female	6,532	4,008,494.59	34.5	614
Individual—male	11,996	7,837,673.02	63.4	653

Notes: Data as of 31 March 2011. Exchange rate: \$1 = Rf12.75.  
 Numbers do not add up to 100% as there were a very small number of borrowers under both categories described as joint account, limited liability, or staff that are not shown here.  
 Source: Bank of Maldives.

<sup>6</sup> Feedback provided during ADB consultation workshops and field consultations held in 2011 and 2012.

loys results in the disapproval of succeeding loan applications from women borrowers known to have been used as “surrogate entrepreneurs” by their husbands and male relatives, and effectively bars them from becoming entrepreneurs in their own right.

- ▶ **Women are missing out on the opportunity to develop and improve their own enterprises.**

Business development service centers, established in three regions under the ADB-assisted Private Sector Development Project, provide training, mentoring, and counseling services to prospective and existing entrepreneurs. A review of the participation by men and women in activities conducted by centers in the northern and southern regions of the country show lower participation by women than men in all types of activities, except where the business development services are conducted as part of school programs or events (Box M6). Women are less inclined to participate in activities such as business forums due to their formal nature, which many women, especially housewives, find intimidating. Activities that are more informal, such as one-on-one or group business counseling sessions, and those conducted in venues in which women are comfortable, such as schools, appear to be more effective in getting women to participate. Household responsibilities that conflict with the schedules for business development services are also deterrents to women’s participation.

- ▶ **Women lack information about markets.**

All MSMEs struggle to access up-to-date market information. But women are not encouraged to interact socially or in the public arena and therefore are restricted in the ways in which they can find out market information (including products to sell, product design, quality, volume, and prices). Lack of market information delays a woman’s ability to respond to opportunities or stay on top of changing trends. This is a factor that keeps women from moving up the value chain

**Box M6: Female Participation in Activities of Business Development Service Centers (July 2010–March 2011) (%)**

Type of Activities	Northern Region	Southern Region	All Regions
Business start-up and business plan training	32	42	38
Business forums	19	–	19
Advocacy programs	34	46	38
School programs, events	49	61	54
One-on-one or group counseling sessions	31	48	41

Source: Ministry of Economic Development, 2010.

and diminishes their chances of profitability. The Maldives is also a limited market, so if women are to expand their businesses, they may benefit from knowledge of export markets, which can offer the potential for higher returns on investment. In some cases, poor transport infrastructure and a dispersed population increase overhead costs and keep profits low for local businesses.

- ▶ **Poor infrastructure and costly services, such as electricity, water supply, and transport, hamper MSME development.**

Poor infrastructure and high costs of electricity, water supply, and transport services generally affect all MSMEs. However, they tend to impact women differently from men. Women microentrepreneurs tend to locate their businesses in their homes to facilitate performance of their multiple roles of housework, care-giving, business management, and enterprise production work. A reliable supply of electricity and water is therefore crucial to efficiently run home-based enterprises while managing household work. Currently, residents of each island source their electricity from small generators fueled by imported diesel, making it costly for small enterprises and low-income households. Water for daily use in the islands is sourced from rainwater harvesting systems and groundwater extracted by electric pumps into huge water tanks. Only Malé and the island resorts have access to desalinated and bottled water.



Even with home-based enterprises, women still need reliable transport, including interisland transport, for doing business in the capital (e.g., to register businesses or pay loans and taxes), to buy supplies, to market goods, and for other enterprise-related trips. Cultural constraints for women practicing some form of *purdah* (exclusion of women) in remote islands keep women from sharing crowded boats with non-related male passengers. Safety from sexual harassment is a concern for women taking public transport, where it is not common to see women traveling by themselves. Personal safety in public places and high cost of transport are major deterrents to female entrepreneurship.

- ▶ ***Women are stuck at the lowest end of the value chain, or engage only in spillover economic activities that are manageable at the household level.***

Women entrepreneurs can be found at all stages of the value chain in the Maldives as elsewhere. Yet, many of them are found at the lowest end of the value chain, as they are engaged in informal, low-scale manufacturing activities (e.g., food processing)—activities that many women choose to do due to the challenges described in the preceding paragraphs. When they can come up with strategies to overcome these challenges, they are able to move up the value chain. However, without a break in at least a few of these areas, they will remain stuck. When the lowest end of the value chain gets upgraded, the whole value chain benefits. For example, in tourism, the overall tourism experience is vastly enhanced when even the smallest business appears to be of good quality. In addition to government support initiatives, collaborative approaches to problem solving, such as cooperatives and associations, can reduce burdens and free up resources as well as generate confidence and pride in activities. The barriers discussed are transaction costs that apply to women entrepreneurs. Any initiative to remove these barriers, in a culturally appropriate manner, and to thereby reduce transaction costs, could benefit the economy as a whole.

## Government Policies Relevant to Gender Mainstreaming in the Enterprise Development Sector

The Strategic Action Plan 2009–2013 sets out five key policies for SME development: (i) to formalize the sector and compile sector data to facilitate evidence-based policy making; (ii) to consolidate SME-related policy formulation and institutionalize one-stop services for SME development; (iii) to facilitate incentives and support services for micro, small, and medium business development; (iv) to develop the human resources required for development and management of SMEs; and (v) to facilitate participation and linkages of SMEs to major economic sectors.<sup>7</sup> The plan also sets out a gender-based commitment: “SME development activities will target women and youth in order to provide more opportunities for these groups. Incentives for women will facilitate empowerment.”<sup>8</sup>

One of the intentions of the MSME Promotion and Development Act (2013) is to create an enabling environment for the promotion and development of MSMEs with a view toward reducing poverty and related vulnerabilities. It aims to make the sector broad-based, innovative, resilient, and internationally competitive in order to ease the cost and complexity for MSMEs to operate and to enhance the entrepreneurial spirit among all Maldivians. The act has several women-specific commitments: (i) to review and amend legislation and policies that may inhibit participation by women and other disadvantaged groups in the MSME sector; (ii) to provide support to MSMEs owned and operated by women and youth; (iii) to include a woman to represent women entrepreneurs as one of the seven permanent members of the MSME Council; and (iv) to increase women’s voices and views among the MSME Council’s four invited members.

<sup>7</sup> Footnote 1.

<sup>8</sup> Footnote 1.

The act further develops previous steps to promote the development of small and medium-sized enterprises, including (i) the SME Development Council, established in 2009 to act as an advisory body on policy formulation and an action plan for SME development; (ii) the coordinating unit, set up in 2010 by the Ministry of Economic Development and Trade, to bring together stakeholders from government, the private sector, and civil society to encourage small business growth; and (iii) the three business development service centers set up by the same ministry to provide business training, mentoring, and counseling services to business start-ups and existing MSMEs and to facilitate their access to market information and financial services.

While the Cooperative Societies Act (Act Number 2/2007) is gender-blind,<sup>9</sup> the Cooperative Society Governance Code, which became effective in 2010, builds on the basic principles of the act and opens opportunities for women's participation in cooperative societies. It specifically provides for 20% women's participation in cooperative societies and requires an annual report that includes the initiatives taken by the cooperative society to increase women's participation.<sup>10</sup> This provision is especially useful to women with limited resources, as it allows potential entrepreneurs, especially in the outer islands, to pool together their resources for business start-ups, such as in retail trade; fish harvesting and processing; agriculture production, processing, and marketing; and handicrafts production and marketing.

The Decentralization Act (2010) mandates both the island councils and city councils, through their respective women's development committees, to "conduct

various activities for income generation and for the development of women." These committees can also "own properties and conduct business activities."<sup>11</sup> A number of women's development committees have undertaken informal cooperative-type income-generating activities to support the work of the committees. Income-generating undertakings, such as island pharmacies, tea shops, and small-scale farming, have been successful in demonstrating the potential for this model to work in local island economies. As the cooperative model is relatively new, especially in the outer islands, the success of the cooperative ventures initiated by the women's development committees has cultivated some level of trust among the Maldivians to engage in a collective venture.

Finally, the establishment of the Credit Information Bureau in 2011 increased MSME opportunities to access credit even without loan collateral. Limited access to finance has been recognized as the most significant impediment to small business development in the Maldives, due to the stringent requirements for loan collateral. The Maldives Credit Information Bureau addresses the issue by providing the credit histories of potential borrowers, including the underserved MSMEs, so that credit history rather than collateral could be used to access loans. The information is provided in a standardized format to banks, nonbank financial institutions, and utility companies to facilitate credit decisions. The information is easy to access through fixed line or mobile phone operators who give timely information on borrowers. It is envisaged that this system will enable more micro- and small entrepreneurs to access bigger credit from financial institutions because they can demonstrate the viability of their enterprises through their credit history. This shift from

<sup>9</sup> Government of the Maldives. 2007. Cooperative Societies Act. Malé. A functional translation is provided at [www.ilo.org/dyn/natlex/docs/ELECTRONIC/89801/103240/F-1530296552/MDV89801.pdf](http://www.ilo.org/dyn/natlex/docs/ELECTRONIC/89801/103240/F-1530296552/MDV89801.pdf)

<sup>10</sup> Ministry of Economic Development. Cooperative Society. English summary provided online at <http://trade.gov.mv/?lid=32>

<sup>11</sup> Ministry of Home Affairs. 2010. Act on Decentralization of the Administrative Divisions of the Maldives. Articles 36 (b) and (d) as well as 58 (b) and (d). An unofficial translation is available at [www.shareefweb.com/documents/LocalGovReforms/MaldivesDraftlaw&regulations/Draft%20Translation%20of%20decentralisation%20ActMaldives.pdf](http://www.shareefweb.com/documents/LocalGovReforms/MaldivesDraftlaw&regulations/Draft%20Translation%20of%20decentralisation%20ActMaldives.pdf)



**Box M7: ADB Loan and Grant Support to the MSME Sector in the Maldives**

Loan/Grant Number	Project Title	Year Approved	Status
2427 (Loan)	Private Sector Development Project	2008	2012
2867 (Loan) 0290 (Grant) <sup>a</sup>	Inclusive MSME Development Project	2012	Active

MSMEs = micro, small, and medium-sized enterprises.  
<sup>a</sup> With additional \$10.3 million funding provided by the Islamic Development Bank.  
 Source: ADB.

collateral-based lending to risk-based lending is expected to benefit women because they often cannot meet collateral requirements.

**ADB Assistance to the Sector and Its Gender Dimensions**

ADB has supported MSME development in the Maldives through two projects, the Private Sector Development Project and the Inclusive MSME Development Project. The latter included design elements that rated a gender categorization of “effective gender mainstreaming” (the former had no gender category as it was approved before categorization was done systematically).

**Private Sector Development Project**

The Private Sector Development Project (PSDP)<sup>12</sup> aimed to benefit MSMEs in six atolls that were engaged in any of the seven priority sectors for local economic development, namely arts and handicrafts, agriculture and agribusiness, light manufacturing linked to tourism, wholesale trade, fish processing and aquaculture, construction, and transport.<sup>13</sup> Women are active in all these

<sup>12</sup> ADB. 2008. *Report and Recommendation of the President to the Board of Directors: Proposed Technical Assistance Loan to the Republic of the Maldives for the Private Sector Development Project*. Manila.

<sup>13</sup> Agriculture was later dropped as a priority sector by the project, making the priority sectors fisheries, tourism, and arts and crafts. Credit assistance for MSMEs in the agriculture sector was later

provided through the Kuwait Fund for Agriculture (\$2 million). Established 6 months before the end of the PSDP, the fund offered loans with a floor amount of \$4,000 and a ceiling amount of \$25,000. The fund targeted MSMEs engaged in fruits, vegetables, and poultry to promote import substitution in the agriculture sector.

sectors except construction and transport. The project’s envisaged outcomes were (i) enhanced access to finance through credit assistance to MSMEs; (ii) improved access to markets, technology, and information through strengthened business development support services for MSMEs; and (iii) institutionalization of public–private partnerships in the development of critical infrastructure for MSME and overall private sector development. The implementing partners included the Ministry of Economic Development (then the Ministry of Economic Development and Trade) and private sector associations, specifically the Maldives National Chamber of Commerce and Industry and the Women Entrepreneurs Council (the precursor of the Women’s Entrepreneurs Association).

Through the project, three business development service centers (BDSCs) were set up to serve the atolls in the northern, southern, and central regions. The BDSCs provided training for business start-ups and on business planning; other services were mentoring, coaching, and networking to facilitate their access to finance and market information. By the end of the project, more than 8,000 would-be and current entrepreneurs benefited from BDSC activities, 3,920 (49%) of whom were women. The BDSCs also managed the Cost-Sharing Facility (CSF) of \$1 million, which was used to support MSMEs with sound business plans by building their capacity for product development, marketing and promotion, and other aspects of business management. Successful MSME applicants were provided grants equivalent to 80% of the total amount proposed in their business plans, while they shouldered the remaining 20% as their counterpart. Grants ranged from \$1,000 to \$4,000 for individually owned MSMEs and

provided through the Kuwait Fund for Agriculture (\$2 million). Established 6 months before the end of the PSDP, the fund offered loans with a floor amount of \$4,000 and a ceiling amount of \$25,000. The fund targeted MSMEs engaged in fruits, vegetables, and poultry to promote import substitution in the agriculture sector.

a maximum of \$40,000 for cooperatives. A total of 50 CSF grants were disbursed and benefited close to 300 direct and 1,500 indirect beneficiaries. More than 500 MSME owners (about 42% females) directly benefited from the CSF grants. However, as far as CSF service provision was concerned, only 17% of service providers involved in the CSF grant schemes were women. Building women into the delivery of CSF services by training them in business mentoring and counseling could be considered a future initiative.<sup>14</sup>

Feedback from individual women entrepreneurs and women's cooperatives indicated a high level of satisfaction with BDSC services and assistance. BDSC beneficiaries reported increased production, expanded markets, improved incomes, and enhanced knowledge and self-confidence in running their businesses. Replicating the success of the project's BDSCs, the government set up two more centers in 2011, using its own resources, to serve other parts of the northern and southern regions.

The PSDP also made available a line of credit facility (LCF) worth \$3 million, administered by the Bank of Maldives. The LCF was intended as a pilot initiative to ease the restrictive collateral requirements of financial institutions that lend to SMEs and to promote a culture of cash flow-based financing. The loan scheme carries lower interest rates, lower equity, and longer tenure than commercial loans. The BDSCs assisted the process by making initial assessments of business viability and profitability before referring them to the bank. The Bank of Maldives would appraise the credit risk and handle the disbursement, monitoring, and liquidation of loans.

The LCF fund was distributed to three sectors: 40% for fisheries, 40% for tourism, and 20% for arts and crafts. For fisheries,

priority was given to enterprises focusing on fish processing and increasing the quality of processed fish. In the tourism sector, operating guesthouses was the priority, while Maldivian handicrafts, performing arts, and documentaries depicting Maldivian culture and tradition were preferred in the arts and crafts sector. Forty percent of the amount allocated for each sector was earmarked for women-owned MSMEs. Loans ranged from a floor amount of \$40,000 to a ceiling amount of \$80,000. In the case of applications by enterprises in arts and handicrafts, the floor amount was set at \$20,000. The LCF guidelines also required the applicants to be registered as an MSME with the Ministry of Economic Development, and have 100% Maldivian ownership. About 60 MSMEs in fisheries, tourism and arts and handicrafts benefited from the LCF through the expansion of their business operations, development of their capacity to access funds from the banks, and formal registration. Almost all of these, however, were SMEs. Very few microentrepreneurs, most of whom are women, were able to access funds from the LCF due to the high floor amount of loans, despite lowering it to \$20,000 from the previous \$40,000.

Other results achieved by the project were (i) establishment and operation of a credit information bureau, as well as an assessment of the feasibility of a centralized movable asset registry, which can provide a credible mechanism to record movable assets that can serve to meet strict collateral requirements; (ii) launching of a BDSC web portal to promote BDSC services and disseminate information on MSME registration and CSF and LCF application procedures; and (iii) capacity building for public-private partnerships that included developing a framework for such partnerships and three pilot initiatives. The project has also supported the Maldives National Chamber of Commerce and Industry's strategic planning, operations, and human resource development. Further, it supported the Women Entrepreneurs Council in establishing and staffing a secretariat with the

<sup>14</sup> ADB. Private Sector Development Project. Fifth Quarterly Report of the Project Management Unit June 2011. Unpublished.

ability to screen the quality of its members, market itself, develop and maintain a website, and provide extension services to the BDSCs.

Much of the gender equality results achieved by the project were facilitated by policy commitments supportive of gender equality that were in place, such as allocation of funds for women-owned enterprises and women entrepreneurs, as well as representation of women in the SME Development Council. This shows that gender equality outcomes can be achieved when implementing partners support gender equality and create strategic entry points to address gender gaps. The PSDP experience also showed that community outreach programs aimed at women are as critical as capacity-building programs to get more women to engage in entrepreneurship. The BDSCs, which included outreach information sessions on setting up businesses, and BDSC services in conjunction with community-based organizations (sports clubs, youth clubs, women's associations, etc.), resulted in increased women's participation in business start-ups as well as in business planning and training.

### **Inclusive MSME Development Project**

The Inclusive MSME Development Project,<sup>15</sup> approved in 2012, aims to pick up where the PSDP left off. The success of the PSDP created demand from stakeholders for additional and more sophisticated business development services, broadened geographic coverage of services, and continued credit delivery. The follow-up project aims to (i) enhance the implementation capacities of key government agencies (Ministry of Economic Development, Maldives Monetary Authority, and Bank of Maldives), strengthen the legal framework pertaining to MSMEs, and facilitate access to finance; (ii) strengthen

and expand BDSC services, including business incubator programs; (iii) create a credit guarantee scheme; (iv) expand LCF resources and coverage; (v) enhance the Credit Information Bureau; (vi) set up the secured transaction registry; (vii) create the MSME portal and judgment debt database; and (viii) expand BDSCs to serve as citizen service centers (with priority given to those BDSCs using solar energy to model the use of renewable energy to lower energy costs).

The project's envisaged gender equality results include (i) recommendations on how laws and policies relevant to MSMEs can be made responsive to gender issues; (ii) increased motivation for women and youth to engage in entrepreneurial pursuits following the promotion of success stories of entrepreneurs and provision of entrepreneurial training and education; (iii) increased women's access to the services offered by the BDSCs and the LCF to improve their business skills and gain more access to finance for business, with priority on vulnerable women such as young women, female heads of households, and victims of gender-based violence; (iv) increased number of women's enterprises in nontraditional sectors such as information and communication technology, information technology-enabled services, and renewable energy; (v) strengthened capacity of women's cooperatives and the Women Entrepreneurs Association to sustain their enterprises; (vi) a sex-disaggregated database of registered businesses; and (vii) increased participation of the Ministry of Law and Gender in women's economic empowerment.

### **Enhancing Gender Mainstreaming in MSME Development: Challenges and Opportunities**

MSME development is of increasing importance. There are clear opportunities to address gender equality concerns in the sector through projects focused on enterprise development and through policy dialogue.

<sup>15</sup> ADB. 2012. *Report and Recommendation of the President to the Board of Directors: Proposed Loan and Grant to the Republic of the Maldives for the Inclusive Micro, Small, and Medium Enterprise Development Project*. Manila.

Some areas for attention are highlighted below, and some further points are raised in the suggestions about entry points in Box M9 at the end of this chapter.

▶ ***Strengthen gender analysis during project preparation.***

A sound gender analysis done during project preparation for the PSDP would have identified potential issues such as limited utilization by women of the LCF due to high floor amounts of loans or limited information reaching women about BDSC services. Identification of such issues at the project design stage allows strategies to be identified and built into the project design.

▶ ***Use existing enabling mechanisms to further gender mainstreaming in MSMEs.***

The MSME Development and Promotion Act provides a number of entry points for women's active participation in MSMEs. In particular, it can be the basis of a review of policies to assess how to increase women's participation in entrepreneurship. Also, as it requires MSMEs to register before they can avail themselves of the benefits provided by law, there is an opportunity to establish an MSME registry that is sex-disaggregated, which would facilitate not just tracking of MSMEs but also targeting the vulnerable MSMEs for BDSC and LCF support.

▶ ***Continue to use consultative processes in further development of the legal and regulatory framework.***

The Small and Medium Enterprises Act (2013) was the product of iterative consultations among multiple stakeholders (including women and youth entrepreneurs), which contributed to the identification of the specific measures to promote and support women and youth entrepreneurship that were integrated into the act. Even with the act in place, there remain gaps in the legal and regulatory framework for MSME development, specifically for a specialized

development bank for MSMEs, regulations for the establishment of a credit information bureau to share credit information among lending institutions, and legislation to facilitate e-commerce transactions, among others. It is important that the preparation of future laws and regulations for MSME development employ the same consultative approaches undertaken in the preparation of the MSME Development and Promotion Act and measure up to the same level of gender integration therein.

▶ ***Design credit support programs with consideration of women's issues.***

Many women are engaged in service and home-based small-scale manufacturing, such as baking, small-scale trading, tailoring, and salon services, among others. Unfortunately, none of these types of enterprises fall under any of the sectors eligible for CSF and LCF support, although food processing at a reasonable volume is at times accommodated. Given the objective of targeting vulnerable entrepreneurs, a reexamination of the sectors and entrepreneurs that are excluded by current criteria and services could make the programs more inclusive and the financial services offered better tailored to the needs of existing women entrepreneurs.

▶ ***Conduct gender-sensitive value-chain analysis.***

Gender-sensitive value-chain analysis could be carried out for sectors where women predominate (such as agriculture and arts and crafts) or sectors of opportunity (such as tourism and renewable energy). This type of analysis can help identify specific interventions necessary to strengthen the sector and help businesses be more profitable. The analysis results in a map of an industry sector, including a map of women's involvement as entrepreneurs in the sector, as providers of products and services to the sector, and as employees. It helps identify backward and forward linkages in the industry and in related sectors, weaknesses

**Box M8: Summary of Possible Support Services and Activities for Women in Micro, Small, and Medium-Sized Enterprises**

Support services for women in micro, small, and medium-sized enterprises (MSMEs) that could be considered include

- financing for business start-ups and business expansion;
- skills training for producers and potential entrepreneurs on how to scale up production and improve quality of products, and to know how to identify, link directly, and negotiate with markets;
- business incubation;
- organizing of women producers and microentrepreneurs to enhance bargaining power with other value-chain actors;
- business networking for women in all sectors and at all levels of enterprise to (i) strengthen the whole value chain and polish the image of the MSME sector, (ii) reduce transaction costs, (iii) fertilize competition as well as share scarce and valuable resources, and (iv) help women devise their own strategies to overcome social barriers in ways that are culturally appropriate;
- trade fairs, exhibitions showcasing products and services of women MSMEs, and forums and conferences among actors in the same value chain;
- study tours and exposure visits to learn from successful women-owned or -led MSMEs;
- capacity building for women in understanding trade policies and meeting customs regulations;
- market information—other countries have resolved these issues with innovative ideas like SMS messaging on production output, product pricing, delivery reminders, etc.; and
- specifically for microentrepreneurs, skills training on business management, how to access financing, and how to find more markets; and skills training on business expansion, how to deal with financial institutions, and how to find and deal with larger (including export) markets.

and strengths, and strategic entry points to upgrade to a higher value adding position.<sup>16</sup>

► **Design women-specific business development services.**

The PSDP demonstrated good practices in several respects. The BDSCs were very proactive in finding potential and existing entrepreneurs to make use of their services. The centers also encouraged entrepreneurship by individuals as well as collaborative ventures. Sensitizing BDSC staff on the specific issues faced by women in business and building staff skills to deliver services that address those needs could

<sup>16</sup> M. Christian et al. 2011. *The Tourism Global Value Chain: Economic Upgrading and Workforce Development*. Center on Globalization, Governance & Competitiveness, Duke University. Durham, NC. [www.cggc.duke.edu/pdfs/2011-11-11\\_CGGC\\_Tourism-Global-Value-Chain.pdf](http://www.cggc.duke.edu/pdfs/2011-11-11_CGGC_Tourism-Global-Value-Chain.pdf)

enhance the effectiveness of BDSCs and benefit women entrepreneurs.

Outreach activities are critical in securing participation and in finding women who are qualified. There may be differences in the ways in which men and women become informed. Men and women move in different circles and get their information from different places. Women entrepreneurs may be more difficult to find than male entrepreneurs—they exist, but in small numbers, and they operate on a different scale than male entrepreneurs. While there may be an intention to help women, if services and programs are not tailored to women’s situations, it becomes impossible to reach women beneficiaries. Designing a subset of services and outreach programs to reach women, possibly including satellite services and programs in remote locations, could be the way to secure better participation by women in MSME development. Box M8 provides a number of other suggestions.

► **Promote standards for corporate social responsibility.**

Standards for corporate social responsibility could include equal pay for equal work for women and men, safe and healthy working conditions, and equal opportunities for professional advancement. Adoption of corporate social responsibility approaches could also encourage the private sector to be more invested in local community economic development, including small-scale industry and agriculture.

► **Encourage the provision of home-based support to women.**

It has been shown that housework constrains women’s engagement in economically productive activities. The availability of affordable child-care support services, either from the family, community, or private groups, can reduce this constraint. Housework burdens can be lifted with help from spouses and other family members, as well as time-



Box M9: Entry Points for Gender Mainstreaming in Micro, Small, and Medium-Sized Enterprise Initiatives		
Areas of current and possible programming	Possible gender equality outcomes (changes that reduce gender gaps or otherwise benefit women)	Examples of questions to consider in project identification and design analyses and in formulating expected results and gender action plans
Private sector development policy and planning	<ul style="list-style-type: none"> <li>• Meaningful representation of women and gender equality concerns in all stakeholder consultations in private sector development</li> <li>• Policies and programs for micro, small, and medium-sized enterprise (MSME) development that address gender equality concerns; widespread implementation of such policies and programs</li> </ul>	<ul style="list-style-type: none"> <li>• Are women and equality issues adequately represented and included in stakeholder consultations?</li> <li>• Are sex-disaggregated data collected for specific areas identified of concern to potential and existing women entrepreneurs (property ownership rights, access to resources for MSME development) and used in policy making and planning?</li> <li>• Has a commitment been made to follow up on policies and plans to verify whether commitments have been implemented, and to look at the real impacts on men, women, and youth and to report back on them?</li> <li>• Has a feedback loop been committed to during which stakeholders can share how policies and plans benefited them?</li> </ul>
Access to finance by MSMEs	<ul style="list-style-type: none"> <li>• Equitable access to credit by women in MSMEs in all sectors</li> </ul>	<ul style="list-style-type: none"> <li>• Are financial lending programs tailored to the size of loans women require and do they require forms of collateral or guarantees that women can provide?</li> <li>• How effective have financial outreach programs been in ensuring that women entrepreneurs are aware of and have access to credit?</li> <li>• What proportion of MSME credit goes to women-owned enterprises and who is tracking this? Do information systems need to be adapted in order to respond to this question?</li> </ul>
Access to information, and advisory and support services leading to more and better opportunities for MSMEs, especially in tourism	<ul style="list-style-type: none"> <li>• Reduced gender gaps in access to information, technology, and business support services</li> <li>• Better access for women entrepreneurs to entrepreneurship training in tourism services and related sectors</li> <li>• Greater access for women to opportunities to upgrade their businesses in terms of technology and profitability</li> </ul>	<ul style="list-style-type: none"> <li>• Are business development service providers and tourism promotion initiatives able to tailor their services to the needs of women entrepreneurs in this sector?</li> <li>• To what extent are women who run tourism-related businesses participating in business support programs targeted at the tourism sector?</li> <li>• Are services inadvertently excluding women by not designing programs to cater to micro and home-based businesses?</li> </ul>
Employment and workforce development	<ul style="list-style-type: none"> <li>• Reduction in the skills and wage gaps between women and men</li> <li>• Equal legal protection for women and men in employment, specifically in the areas of wages, parental leave, flexible hours, child care, and pensions</li> <li>• Increased business training opportunities in nontraditional sectors for women</li> <li>• Career development programs for men and women in all sectors</li> </ul>	<ul style="list-style-type: none"> <li>• What training opportunities are available for women across all sectors?</li> <li>• Are all employers (including MSMEs) being encouraged and supported to upgrade worker skills?</li> </ul>

continued on next page

Box M9: Entry Points for Gender Mainstreaming in Micro, Small, and Medium-Sized Enterprise Initiatives (continued)		
Areas of current and possible programming	Possible gender equality outcomes (changes that reduce gender gaps or otherwise benefit women)	Examples of questions to consider in project identification and design analyses and in formulating expected results and gender action plans
Capacity of enterprise owners and managers for human resource management	<ul style="list-style-type: none"> <li>• Better awareness and compliance with core labor standards, including those specific to women</li> <li>• Reduction of gender gaps in employment opportunities and earnings</li> </ul>	<ul style="list-style-type: none"> <li>• What steps are being taken to monitor implementation of the requirements for resorts to hire Maldivians and to protect the human rights of migrant laborers? What actions are undertaken to protect the rights of women in terms of wage discrimination, protection from harassment, and eligibility for maternity leave and benefits?</li> <li>• To what extent are women workers aware of these rights and able to protect themselves in cases where they are not respected?</li> </ul>
Capacity of business and entrepreneur groups and associations	<ul style="list-style-type: none"> <li>• Better representation of views and interests of women entrepreneurs in public policy on private sector development</li> <li>• Better implementation of core labor standards</li> </ul>	<ul style="list-style-type: none"> <li>• To what extent do mainstream business associations (e.g., chambers of commerce, sector associations) represent the interests and concerns of women business owners?</li> <li>• What are the capacity gaps and needs of the groups that focus specifically on women entrepreneurs?</li> <li>• What steps are being taken by business associations and employers organizations to implement core labor standards, including those specifically protecting women's rights?</li> </ul>

saving technologies. Encouragement from family members, especially spouses, for their wives to engage in businesses could often spell the difference between success and failure. The government, as well as donors,

could contribute to this endeavor through awareness-raising campaigns that show the importance of shared responsibility in housework and child care as well as in productive work.



# Tourism

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## Sector Context

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Tourism is the main driver of economic growth in the Maldives. The contribution of tourism to the country's gross domestic product (GDP) remained at an average of 31% in the 5-year period from 2006 up to 2010. In 2012, its contribution was 28.2% of GDP. Tourism is a major source of the country's foreign exchange earnings and makes a significant contribution to government revenues. It is also a major employment generator.<sup>1</sup>

Tourism in the Maldives is primarily centered on the resort experience, with subthemes of eco-adventure and water sports tourism drawing increasing numbers. In their infancy, resorts were owned and run by Maldivians who hired only Maldivians. With the advent of foreign-owned and foreign-operated resorts, demand for high-end services was not matched by skills in the local workforce. Instead of investing in training locals, resorts opted to hire foreign workers because there was a shortage of Maldivians with English or other foreign language skills, and many locals did not have an education beyond primary school. Apart from facilitating interaction with visitors, English is also the language of the available training programs in tourism and hospitality.

On the part of Maldivians, there is a perception that work in this sector is insecure and that salaries are not competitive with employment available in other sectors. Another reason cited for low local participation is the perceived clash between the norms of visitors and local Maldivian culture, particularly traditional Islamic values.

Consumption of alcohol and pork, the attire of sunbathers, and more generally the way of life of holidaymakers conflict with local practices. For many years, the strategy to deal with this situation was to select remote and uninhabited islands to reduce contact between tourists and local residents. This is known as “enclave tourism,” as it permits but limits the opportunities for interaction between locals and foreign tourists. However, locally engaged employees typically live on the resorts, as the geographical spread of the islands and the lack of transport make it difficult to return home after a day's work.

Recent initiatives are attempting to develop the economy in a way that is more inclusive of local Maldivians. Permits have been awarded for city-style hotel development on inhabited islands and for development on uninhabited islands that are closer to local populations. And tourist resorts and hotels are now limited by law to a 50% ceiling on expatriate staff employed. Companies that bid to develop resorts on a lease basis win additional points if they indicate in the proposal the intention to give priority to hiring local staff.<sup>2</sup>

## Women and Men in the Tourism Sector

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In resorts, men and women tend to do different jobs. Women work in reception, finance, and administration, and in restaurants as servers and kitchen assistants. Men work in housekeeping and operations and maintenance of marine and air transport, swimming pools, gardens, buildings, and other facilities. Men also work as diving instructors.

<sup>1</sup> Department of National Planning. 2014. *Statistical Yearbook of Maldives 2013*. Malé.

<sup>2</sup> Ministry of Tourism and Civil Aviation. 2007. *Maldives Third Tourism Master Plan 2007–2011*. Malé. p. 54.

There are significantly fewer women than men in the resort sector—in 2007, 7% of the employees in tourist resorts were female, of whom only 2% were Maldivian.<sup>3</sup>

In travel agencies, it is common to see women working in reservations, finance, and administration while men handle information technology-related work such as setting up and maintaining computers and data management systems; men also handle support services as drivers and messengers.

In hotels and guesthouses, men are found in housekeeping; in maintenance of buildings, equipment (computers), and facilities; and in hotel restaurants as cooks and waiters, while women are in reception and reservations. In restaurants, both men and women are servers and kitchen assistants; chefs are men. In souvenir shops, men are sales clerks, while cashiers include both men and women. In most of these jobs, managers and supervisors tend to be men.

Due to the lack of sex-disaggregated data, it is difficult to ascertain the extent to which women entrepreneurs participate in providing goods and services to resorts and their involvement in the other subsectors of the tourism industry. However, information gathered from field consultations suggests that a few women own and manage guesthouses, travel agencies, restaurants, souvenir shops, and training institutes (in many cases ownership is held jointly with the spouse).

### Key Gender Issues in the Tourism Sector

Given the role of tourism in generating economic growth and opportunities, a major gender issue is women's limited involvement in tourism-related employment. This section begins with a discussion of gender-related factors limiting women's participation.<sup>4</sup>

<sup>3</sup> Footnote 2, p. 53.

<sup>4</sup> Based on a literature review and field consultations with various stakeholders in the tourism industry

Other gender issues are related to training opportunities, entrepreneurship, and the social costs of tourism.

► ***Several gender-related norms and expectations limit women's participation in the tourism sector.***

A culture of protectiveness toward females is strong in the Maldives and influences women's mobility. Parents restrict their daughters from working in locations far from their home islands and young women themselves say they prefer to work close to their family homes. Parental concerns are mainly about physical safety, security, and the expectation that a girl's future will focus on care of the family (rather than paid work or career).

Family and household responsibilities constrain Maldivian women from working outside of their homes, even more so in resorts where they may have to be away from their own families for long periods. This has been mitigated by developing resorts closer to the inhabited islands, and these resorts claim to have higher levels of female staff.<sup>5</sup>

► ***Transport concerns and employee accommodation at resorts are also factors limiting women's participation in the sector.***

The lack of reliable, affordable, and safe transport continues to pose problems, even when resorts are close to local islands. While this is problematic for all workers who try to commute from home to the resort (unless transport is provided by the resort), it is particularly difficult for women due to their family responsibilities and social expectations regarding their comings and goings.

While some resorts offer free accommodation to their staff, the facilities are reportedly

(Ministry of Tourism, Arts and Culture; Maldives Association of Tourism Industry; local councils; island women; and nongovernment organizations).

<sup>5</sup> World Tourism Organization. 2004. *Review of Human Resource Development in Tourism*. Madrid, Spain.

congested and fail to offer adequate privacy, such as separate toilets for men and women. The lack of suitable accommodation for women exacerbates the social concerns noted earlier. This was mentioned in the Third Tourism Master Plan and, according to the Ministry of Tourism, Arts and Culture, resorts have started to improve conditions to attract more qualified staff. However, there are no data on the extent to which resorts have implemented measures to meet the safety, sanitation, and privacy requirements for women.

▶ ***Negative perceptions of resort norms further limit women's participation.***

In the context of the Maldives, the cultural interpretation of Islam has been identified as a central factor that limits women's participation in employment in the resort industry.<sup>6</sup> This was confirmed by a recent study wherein negative perceptions of resort life came up frequently in interviews with people in the island communities.<sup>7</sup> Parents associate resorts with permissive behaviors that conflict with Islamic values, and both parents and young women perceive resorts as being unsafe. The large number of male workers at resorts exacerbates the perceived risks for women workers.

While some resorts allow women the option of wearing the *burqa* and have included it in the design of their uniforms, other resorts prohibit frontline staff from wearing the *burqa*. This policy is another factor that discourages Maldivian women from working in resorts. Respecting the local culture and religion, all resorts provide mosques for their Muslim employees. Overall, there is room for more communication between the resorts and the

local communities to enhance awareness of what facilities the resorts provide for their Muslim employees.<sup>8</sup>

The isolated nature of the resorts can add to the suspicion, as locals do not have the chance to have positive interaction with international visitors that would change these perceptions. The luxurious facilities and services offered to foreigners are a stark contrast to living conditions in the atolls, reinforcing an awareness of separateness. The Maldives' newer tourism development priorities have moved away from this enclave model and are committed to community-based tourism. Such initiatives offer opportunities to resolve the conflict to some degree and open up more opportunities for women.

▶ ***Few young women graduate from tourism-related skills training courses.***

In response to earlier claims by resorts that local Maldivians lack appropriate skills, the government set up the School of Hotel and Catering Services in 1987, now known as Faculty of Hospitality and Tourism Studies under the Maldives National University. As shown in Box T1, women's enrollment in tourism and hospitality courses between 2005 and 2012 was considerably lower than that of men (although there is considerable fluctuation in the number of students and the proportion of women between years).

▶ ***Women's tourism-related entrepreneurship is at an early stage of development.***

Entrepreneurship could be an alternative to employment in the resorts for women, but the tourism sector is a close-knit industry with its own supply network and it has been difficult for outsiders to break into this inner circle.<sup>9</sup> The resort business in the Maldives

<sup>6</sup> A. Shakeela, L. Ruhanen, and N. Breakey. 2010. Women's Participation in Tourism: A Case from the Maldives. In N. Scott and J. Jafari, eds. *Tourism in the Muslim World. Bridging Tourism Theory and Practice*. Emerald Publishing, Bingley, UK.

<sup>7</sup> E. Alm and S. Johansson. 2011. *Women in Tourism. Challenges of Including Women in the Maldivian Resort Sector*. Lund University, Lund, Sweden. [www.lunduniversity.lu.se/o.o.i.s/?id=24965&postid=1967583](http://www.lunduniversity.lu.se/o.o.i.s/?id=24965&postid=1967583)

<sup>8</sup> Footnote 7, p. 26.

<sup>9</sup> Presentation by the then (Maldives) Women Entrepreneurs Council (now Women Entrepreneurs Association) to the South Asian Association for Regional Cooperation (SAARC), 2007.

Box T1: Graduates from Faculty of Hospitality and Tourism Studies, 2005–2012

Year	Full-Time Courses			Other Courses			All Courses (Full-Time and Other)		
	Men	Women	% Women	Men	Women	% Women	Men	Women	% Women
2005	90	28	23.7	104	110	51.4	194	138	41.6
2006	70	25	26.3	151	26	14.7	221	51	18.8
2007	63	16	20.3	104	71	40.6	167	87	34.3
2008	75	49	39.5	64	13	16.9	139	62	30.8
2009	48	15	23.8	95	54	36.2	143	69	32.5
2010	76	24	24.0	13	11	45.8	89	35	28.2
2011	65	20	23.5	16	52	76.5	81	72	47.1
2012	82	26	24.1	35	43	55.1	117	69	37.1
<b>2005–2012</b>	<b>569</b>	<b>203</b>	<b>26.3</b>	<b>582</b>	<b>380</b>	<b>39.5</b>	<b>1,151</b>	<b>583</b>	<b>33.6</b>

Sources: Ministry of Tourism, Arts and Culture. 2010 and 2013. *Tourism Yearbook 2010*, Table 22; and *Tourism Yearbook 2013*, Table 22. Malé.

and its supply chain are dominated by men and by large-scale foreign and local investors. Resorts have also developed in such a way to import the goods and most services they need. As local producers, women face a tall order to meet the demand of high-end, luxury resorts, both in terms of capacity and quality of products. Poor, isolated, less educated island women are unaware of the opportunities that exist and are at a gross disadvantage in negotiating with resorts. However, government departments are collaborating with resorts and producers to develop local supply chains.<sup>10</sup> These supply chains offer the opportunity for women entrepreneurs and women's cooperatives to sell their products to the resorts. Reports indicate that women's cooperatives are already benefiting from this new strategy.<sup>11</sup>

<sup>10</sup> The Ministry of Agriculture, Fisheries, and Marine Resources and the Ministry of Economic Development and Trade have been working closely with the Ministry of Tourism, Arts and Culture in increasing productivity of local producers and micro, small, and medium-sized enterprises to supply goods and services to resorts.

<sup>11</sup> Through the ADB-assisted Private Sector Development Project, the business development service centers have linked women's cooperatives to supply products such as fruits, vegetables, and "short eats" or snacks to resorts. Some of these women's cooperatives are the Ours Co-operative Society (short eats), A-11 Co-operative Society (melon production and virgin coconut oil), and Fuvahmulak Co-operative Society (fruits and vegetables).

► **Resort tourism has social costs that include outmigration of men and increased numbers of households headed by females.**

While the positive impacts of tourism on the Maldivian economy are obvious and quantifiable, social costs are less apparent. The outmigration of men from island communities to serve the tourism sector has contributed to the high number of households headed by females. Almost half of all households are headed by women (47%, one of the highest rates in the world); for over half of these households, female headship is attributable to male outmigration (though not all for tourism), and another sixth are widowed or divorced.<sup>12</sup> While some female heads of household do benefit from remittances from absent spouses, female household heads are somewhat more likely to be poor than male household heads.<sup>13</sup>

► **Tourism, migrants, forced labor, human trafficking—possible linkages raise concerns about the protection of the vulnerable.**

The Maldives is a destination for migrant workers from neighboring South Asian

<sup>12</sup> Department of National Planning. 2010. *Millennium Development Goals: Maldives Country Report 2010*. Malé. p. 49

<sup>13</sup> Ministry of National Planning and Development. 2005. *Vulnerability and Poverty Assessment 2004*. Malé. pp. 109–110.

countries such as Bangladesh, India, Nepal, and Sri Lanka. According to a 2012 report by the United States Department of State, there are indications of forced labor, including confiscation of personal identity and travel documents and debt bondage among migrant laborers.<sup>14</sup> The same report said that a small number of women from India, People's Republic of China, Philippines, Sri Lanka, Thailand, Eastern Europe, and former Soviet Union republics, as well as some girls from Bangladesh, are trafficked into Malé for the illegal sex trade. Internal trafficking of Maldivian girls for sex has also been reported.<sup>15</sup>

The Maldives has been placed on the Tier 2 Watch List for not fully complying with the minimum standards for the elimination of trafficking, for not having systematic procedures to identify and protect victims of trafficking, and for not taking steps to prevent trafficking. The State Department report suggests that what is needed is a better understanding of the issues along with legislation and a legal structure to define, prohibit, and punish all forms of trafficking (the Maldives is not a party to the 2000 United Nations Protocol to Prevent, Suppress and Punish Trafficking in Persons).<sup>16</sup> At the same time, the report praised the government for continuing to develop its draft anti-trafficking law during the reporting period and for approving an anti-trafficking action plan for 2011–2012. In January 2012, the government established the Anti-Human Trafficking and People Smuggling Unit, which is charged with implementing the action plan.

In 2011, police reportedly investigated and closed recruitment agencies suspected of fraud and efforts were made to investigate and prosecute clients of prostitution.<sup>17</sup> These developments provoke a number of questions for consideration. To what extent

does the tourism sector rely on migrant labor and are the rights of these men and women protected? To what extent is the trafficked labor of both men and women woven into the tourism sector? To what extent are women trafficked into and within the Maldives for sexual services linked to tourism services?

### Government Policies Relevant to Gender Mainstreaming in the Tourism Sector

The development of the tourism sector has been guided and revised through tourism master plans. The Maldives Third Tourism Master Plan 2007–2011 (TTMP) was an ambitious and comprehensive plan that aimed to enhance the public share of economic benefits from tourism, including the creation of employment opportunities and gainful community participation in tourism activities. The TTMP situation assessment showed concern about the gender imbalances in employment in the sector and the need for a more conducive environment for women's employment, including more family-friendly working conditions and possibly incentives or special accommodation to attract women.<sup>18</sup> While the strategies and implementing action did not make specific references to women and gender equity, it included a number of approaches with the potential to provide meaningful opportunities for women, such as increasing the linkages of tourism with other sectors; increasing local investment in resorts, hotels, and support services; and developing tourist resorts and hotels in a manner that directly benefits island communities.

The Strategic Action Plan 2009–2013 sets out six sector policies that are very similar to the six strategies of the TTMP, which are well summed up by the three sector goals: (i) to promote investment and infrastructure development, (ii) to ensure environmental sustainability of tourism ventures, and

<sup>14</sup> United States Department of State. 2012. 2012 *Trafficking in Persons Report—Maldives*. [www.unhcr.org/refworld/country,,,MDV,4562d8cf2,4fe30caf48,0.html](http://www.unhcr.org/refworld/country,,,MDV,4562d8cf2,4fe30caf48,0.html)

<sup>15</sup> Footnote 14.

<sup>16</sup> Footnote 14.

<sup>17</sup> Footnote 14.

<sup>18</sup> Footnote 2, pp. 53, 60.



**Box T2: ADB Loan and Grant Support to Tourism in the Maldives**

Loan/TA Number	Project Title	Loan/Grant (\$ million)	Year Approved	Status
1637 (Loan)	Postsecondary Education Development Project	9.8	1998	Closed
2028 (Loan)	Employment Skills Training Project	6.0	2003	Closed

TA = technical assistance.

Sources: ADB online project database ([www.adb.org/projects](http://www.adb.org/projects)) and ADB. 2011. *Country Assistance Program Evaluation for the Maldives*. Manila.

(iii) to improve training and employment opportunities for Maldivians.<sup>19</sup> The plan also states a gender-related goal for tourism: “empowerment of women and female participation in the sector.”<sup>20</sup>

After the change of government, the TTMP was reviewed and extended to 2013. The review included discussions with key stakeholders and additions or refinements to implementing strategies. While the review document again mentions the gender imbalance in employment, it also follows the TTMP in not specifying any particular strategies to address this issue.<sup>21</sup>

### ADB Assistance to the Sector and Its Gender Dimensions

ADB has provided support to the tourism sector through two higher education and skills development loans (Box T2). Both projects had notable gender dimensions: the Postsecondary Education Development Project was categorized as having a “gender equity theme” and the Employment Skills Training Project was categorized as “effective gender mainstreaming.” These projects are discussed below.

Support to the sector was also provided through two projects for private sector small

<sup>19</sup> Ministry of National Planning and Development. 2009. *Strategic Action Plan 2009–2013*. Malé, p. 317.

<sup>20</sup> Footnote 19, p. 323.

<sup>21</sup> Footnote 2, p. 33.

and medium-sized enterprise development discussed in the chapter on Micro, Small, and Medium-Sized Enterprise Development.

### Postsecondary Education Development Project

**Project description.** This project aimed to expand access to and the quality of postsecondary education in order to strengthen the capacity of the Maldives to meet the demand for skilled personnel in key sectors of the economy. It focused on upgrading the quality and capacity of seven existing postsecondary institutions and established the Maldives College of Higher Education to consolidate academic programs and coordinate administration. (This college later became the Maldives National University, the country’s first university.)<sup>22</sup>

The project provided support for programs in education, health services, public administration, maritime industry, and technical skills. It also assisted what is now the Faculty of Hospitality and Tourism Studies to develop curriculum and instructional materials in technical areas and to offer tourism-related courses such as hotel reception, customer relations, housekeeping, laundry operations, food and beverage service, pastry and bakery, and commercial cookery. The Faculty of Hospitality and Tourism Studies was considered to have the potential to make a larger contribution to equipping young Maldivians with skills demanded by the sector and to reduce reliance on expatriate labor.<sup>23</sup>

**Gender dimensions.** When the project was launched in 1998, girls’ secondary enrollment had reached 40% of the age cohort, which raised expectations of girls’ increased enrollment in postsecondary

<sup>22</sup> ADB. 1998. *Report and Recommendation of the President to the Board of Directors: Proposed Loan to the Republic of Maldives for Postsecondary Education Development*.

<sup>23</sup> ADB. 2010. *Project Completion Validation Report: Maldives Postsecondary Education Development Project*. Manila, p. 4.



education. However, it was also recognized that access to education for girls from the atolls was constrained because of parental concerns about girls being by themselves away from home. The project therefore provided for dormitory accommodation for atoll students, with two-thirds of the places reserved for girls “to provide secure living conditions and a conducive academic study environment.”<sup>24</sup> The project design and monitoring framework set specific targets for girls’ participation, and these were exceeded in implementation (Box T3).

According to tourism officials, female graduates of education and health sciences programs were successfully employed at end of the project, but female graduates of tourism and hospitality courses were less successful in finding employment. The low absorption of these female graduates was attributed to their reluctance to apply for tourism-related jobs, especially in resorts. In addition, the knowledge and skill levels of graduates were still considered to be lower than those of expatriate applicants.<sup>25</sup>

### Employment Skills Training Project

**Project description.** This project was designed to increase the number of Maldivians, men and women, actively participating in the labor force and employed, particularly in four focus sectors: tourism, fisheries and agriculture, transport, and social services. The project aimed to (i) provide youths with employment-oriented skills training; (ii) increase capacity to design, develop, and deliver employment-oriented skills training; (iii) improve public perceptions of training and employment in locally available skills-oriented occupations; and (iv) strengthen labor administration and labor market analysis by strengthening the capacity of the Ministry of Human Resources, Youth and Sports. More specifically, it aimed to train 6,000 out-of-school, out-of-work

<sup>24</sup> Footnote 22, pp. 21–22.

<sup>25</sup> Based on interviews with officials from the Maldives Association of Tourism Industry.

Box T3: Participation Targets and Achievements in the Postsecondary Education Development Project		
	Target	Achievement
Total graduates	5,000 with 45% female	8,104 with 50% female
Number of graduates with advanced diplomas in all sectors	2,000 with 45% female	3,167 with 60% female
Number of graduates in certificate courses	3,000 with 45% female	4,937 with 50% female
Number of students from atolls	50% of students	85% of students

Source: ADB. 2010. *Project Completion Validation Report: Maldives Postsecondary Education Development Project*. Manila. p. 4.

Maldivians in high-priority occupations, including those in the tourism sector.<sup>26</sup>

An employment sector council was set up for each of the four focus sectors, and later in a fifth, construction, because of the high demand for construction workers in the aftermath of the 2004 tsunami. Each council comprising 8–15 members representing major sector employers and government ministries prioritized the occupations for which the demand for workers was highest. Studies on human resource needs of the five sectors (tourism included) were conducted and served as the basis for determining priority occupations for which competency-based training programs were later developed.<sup>27</sup>

Recruitment of training participants was a major hurdle due to the public’s view of technical and vocational education and training as second-rate education that is mainly due for school dropouts or low-achieving students.<sup>28</sup> To increase enrollment, the project dropped the planned fees so that all courses were free. Despite this incentive, uptake of courses was slow, but in the end the project trained 5,829 youth (97% of its

<sup>26</sup> ADB. 2003. *Report and Recommendation of the President to the Board of Directors: Proposed Loan to the Republic of Maldives for the Employment Skills Training Project*. Manila.

<sup>27</sup> ADB. 2012. *Completion Report: Employment Skills Training Project in Maldives*. Manila.

<sup>28</sup> Footnote 27, p.6.

#### Box T4: Activities and Achievements of the Employment Skills Training Project

The project completion report listed the following results:

- (i) All training programs were intended to have 40% of participants be women, but it was very difficult to get an equal number of girls and boys due to the perceptions of parents regarding employment outside their own islands, especially in the tourism sector. Consequently, the 40% target was not met, but 38.5% of all trainees were women, which is close to the project target.
- (ii) The technical assistance steering committee emphasized the need to change gender stereotyping and the perceptions and attitudes of parents, students, and employers regarding women's participation in skills training as well as subsequent employment in nontraditional sectors. The Career Guidance Center's social marketing and outreach programs stressed the importance of women's participation in the labor force and informed the general public about the range of careers available to women and men. While the result cannot be attributed solely to the project, women's participation in the labor force increased to 55.1% in 2010 (from 37.4% in 2000), compared with 76.4% of men in 2010 (from 71.4% in 2000).
- (iii) The project also involved females in the employment sector councils (as many as possible were recruited from those sectors in which women are well represented, as other sectors—e.g., construction—are dominated by men), in guidance training, and material level trainings abroad. For career guidance, the majority of teachers (92 in total) trained were female.
- (iv) The project supported the executing agency to establish a training management information system including sex-disaggregated data collected from all the trainings conducted. The system can generate sex-disaggregated reports that have been used for regular monitoring.
- (v) The project provided consultant inputs to strengthen the regulatory framework and organizational capacity of the Ministry of Labor. The project helped the ministry to enact the Employment Act in 2008, which prohibits discrimination and requires equal remuneration. A labor administration report was developed under the project which notes a general improvement in work environment that would encourage greater participation by women in the labor market. However, the change in government in 2008 altered the mandate and functions of the ministry to some extent and the recommendations in the report were not carried out.
- (vi) The project completed five policy studies including one addressing attitude changes relating to employment in the atolls, which addressed some gender-related aspects of employment. It helped the executing agency understand the core issues and how to address them. The study findings were also presented to and discussed with all employment sector council members; thus the findings were shared with private sector representatives and employers, and increased their awareness of gender issues.

Source: ADB. 2012. *Project Completion Report: Maldives: Employment Skills Training Project*. Manila. pp. 43–44.

original target of 6,000).<sup>29</sup> A tracer study found that 31% of trained youth gained employment.<sup>30</sup>

<sup>29</sup> Footnote 27, p. 3.

<sup>30</sup> H. Sinnan and A. Zareer. 2010. *Tracer Study on Technical and Vocational Education Training*. Consultant's Report, Employment Skills Training Project. Malé.

**Gender dimensions.** Project approval documents noted gender equality issues related to skill training, public attitudes, training and employment, and management of the labor market (including sector councils, data systems, and policy studies). A preliminary gender action plan was included in the approval documents and referred to in the loan covenants, and was followed up with specialist advisory services and implementation activities. An extract from the project completion report is set out in Box T4 to outline the results achieved and to demonstrate how this project succeeded in identifying relevant gender issues and strategies in key areas.

#### Enhancing Gender Mainstreaming in the Tourism Sector: Challenges and Opportunities for ADB

While ADB does not work directly in the tourism sector, there are potential opportunities to support gender equality in tourism as part of ADB support in areas such as private sector development, employment skills training, transport, or public sector capacity building. Issues that could be addressed in projects or policy dialogue in these areas are outlined below. Some further points are raised in the suggestions about entry points in Box T7 at the end of this chapter.

##### ► *Inclusive tourism, poverty reduction, and more equitable participation*

The formal and informal opportunities tourism provides women and men can have a significant impact on poverty reduction in rural communities. Gender equality and women's empowerment in the tourism sector could be enhanced by (i) addressing the low participation of women in formal employment in the sector through the provision of facilities that reduce their double burden such as safe, reliable, and affordable transport and suitable accommodation, as well as skills training to enhance their prospect

to move up in the formal employment ladder and (ii) enhancing women's capacity to scale up their micro, informal economic activities to commercial levels by providing skills training in production, marketing, and business management basics, and organizing them into autonomous, democratically run organizations engaged in collective production and marketing.

► **Gender analysis for inclusive tourism planning**

The expansion of tourism holds great potential to increase employment and enterprise for Maldivians, both women and men, and in both the formal and informal sectors. Achieving an inclusive tourism development strategy will require that gender analysis is fully incorporated into tourism planning. This would involve collecting data on men and women in the industry and getting a sense of what the numbers mean; establishing what the different needs and contributions of men and women in the sector are and taking this into consideration at the outset of policy making and planning, rather than simply adding women to specific activities; and tabling topics of concern for women in stakeholder dialogues and including women in these dialogues in a meaningful way.

One area in which data could be strengthened is on ownership by sex of MSMEs providing goods and services to the tourism sector. Possible avenues to consider tracking such information include an MSME registry in the Ministry of Economic Development and Trade and/or private sector business associations such as the Maldives National Chamber of Commerce and the Maldives Association of Tourism Industry. Unregistered businesses are more difficult to track systematically, but data could be obtained from business associations (such as the Women Entrepreneurs Association) and community-based organizations (such as the island women's development committees).

► **Gender and tourism value chain analysis**

An excellent tool developed and deployed around the world is value-chain analysis. A gender and tourism value-chain analysis could identify patterns by gender in entrepreneurial investments, providers of products and services, and formal and informal employment flows. It could identify backward and forward linkages in the industry itself and in related industry sectors, pinpoint weaknesses and strengths, and suggest strategic entry points.<sup>31</sup>

Investments often target the lead end of the sector in tourism (i.e., the resorts in the case of the Maldives); however, when all of the links in the value chain are strengthened, especially the local suppliers of goods and services, the experience for the visitor is enhanced and greater benefits come to the local population. Specific value-chain analyses for the handicraft and agri-food sectors could map out the producers, input suppliers, providers of business development services, intermediaries and contractors, retailers or wholesalers, and end users and consumers; identify and improve access to resources such as financing and benefits, including profit share in the value chain; and identify constraints and opportunities to move up in the value chain. The findings of the gender analysis could inform precise interventions to develop profitable entrepreneurship for men and women that will not only have the potential of expanding their trade with the resorts, but also enhance the offering to the tourists and strengthen the image of the Maldives as a destination. Armed with this kind of overview and insight, a handicraft promotion agency could incubate and bolster the ability to compete with imports.

<sup>31</sup> M. Christian et al. 2011. *The Tourism and Global Value Chain, Economic Upgrading and Workforce Development*. Center on Globalization, Governance & Competitiveness, Duke University. Durham, NC. [www.cggc.duke.edu/pdfs/2011-11-11\\_CGGC\\_Tourism-Global-Value-Chain.pdf](http://www.cggc.duke.edu/pdfs/2011-11-11_CGGC_Tourism-Global-Value-Chain.pdf)

The Third Tourism Master Plan Review highlighted the importance of creating economic linkages between tourism and other island activities, and referred to steps under way to identify existing linkages and to forge community–tourism linkages.<sup>32</sup> The value of any such initiatives would be greatly enhanced if gender were integrated into the survey instruments and analysis.

► **Women as stakeholders in tourism development**

The Third Tourism Master Plan Review states that the involvement of stakeholders in the review process “injected enormous confidence into the process of formulating proposed strategies. Their contribution was significant, and helped greatly in the shaping of the strategic actions for the extension of [the plan]. Advisory Committee members’ guidance and directions based on their enormous expertise and experience in the industry was very significant contribution in the formulation of this document.”<sup>33</sup> Unfortunately, gender is not integrated into the review except for a small reference to the continued inequality in the workforce, without reference to measures that will remedy this or to women’s entrepreneurship. This suggests the value of undertaking further efforts to ensure that women participate and that their views are represented in future stakeholder meetings. This could be through the participation of, for example, women’s cooperatives, women’s development committees, women-focused nongovernment organizations, the Women Entrepreneurs Association, or other organizations that could raise the concerns of women as stakeholders in tourism in their capacity as employees and entrepreneurs in individually or collectively owned businesses. Some capacity-building support for these organizations could enhance their ability to participate effectively in stakeholder consultations.

<sup>32</sup> Footnote 2, p. 50.

<sup>33</sup> Footnote 2, p. 89.

► **Women in tourism employment**

The Ministry of Tourism has campaigned for increased local female employment in resorts and requires the inclusion of women-friendly facilities, services, and benefits for staff in bidding standards for the lease of resorts. A consideration of women-friendly features could include better and safer staff accommodations, opportunities for staff training (including training for jobs with higher responsibilities and pay), and maternity leave (as well as parental leave for men). Another suggestion by members of the Maldives Association of Tourism Industry is that more women could be attracted through incentives such as career development, pensions, and investment and profit sharing.<sup>34</sup>

► **Opportunities for entrepreneurship development**

Growth in new segments and growth in subsectors linked directly and indirectly to tourism offer substantial opportunities for women entrepreneurs, particularly if they are supported with information and business development services that assist them to participate in these areas. Direct opportunities include beauty (cosmetic products, spa and beauty services), health and fitness (massage therapy, fitness centers), community-based tourism services and products (such as souvenirs and handicrafts), family-oriented services and excursions, artistic and cultural presentations, small hotels, and tour operator companies.<sup>35</sup> Indirect opportunities include the supply of goods and services to the tourism sector such as renewable energy provision along the tourism value chain, advertising and other business services, information and technology services, day-care services,

<sup>34</sup> Feedback given during interview with association officials.

<sup>35</sup> On new areas being explored, see Ministry of Tourism and Civil Aviation. 2012. *Third Tourism Master Plan 2007-2011*. Malé. pp. 48-49 and Ministry of Tourism and Civil Aviation. 2012. *Third Tourism Master Plan Review*. Malé. p. 75.

agriculture and food processing, crafts, and other products and services.

► **Backward linkages with fishing and agriculture**

Most agricultural products required by tourist establishments are imported. While the government is providing incentives to local growers to cultivate agricultural produce, change will also require demand by the tourism industry for local rather than imported produce. The TTMP envisaged discussions with resort operators to identify factors limiting their use of local fish and agricultural products and ways these could be addressed. Local growers are also constrained by lack of information, limited access to credit, and difficulties with transport to resorts and local markets. Box T5 highlights one initiative in which a group of agricultural producers, most of whom were women, were assisted to form a cooperative to supply goods to resorts.

► **Potential in the handicraft subsector**

The handicraft sector is always an area of potential associated with tourism and is often an area of focus for women as it combines well with traditional skills and limited mobility (activities can easily be home based) and requires relatively small amounts of capital investment. Small-scale craft production also lends itself well to cooperative structures for sourcing, production, marketing, or all of these. The cooperative structure in turn lends itself well to situations of scarce resources and reducing overall transaction costs.

In the rush of development and growth in tourism, crafts were imported into the Maldives to satisfy demand. The enclave nature of tourism prevented local artisans from accessing the tourist markets and tour operators and guides developed in a close-knit fashion, with all stops for tourists, including shopping, rigorously controlled. New private sector initiatives combined with new orientations in tourism development offer the potential to change this. Craft

**Box T5: The Addu-Meedhoo Cooperative Society**

The Addu-Meedhoo Cooperative Society was established in October 2010 as a direct result of the Ministry of Agriculture, Fisheries and Marine Resources program to promote cooperatives, with funding support from the International Fund for Agricultural Development. The cooperative, comprising mostly (about 75%) female agricultural producers of vegetables and fruits, supplies two large resorts in nearby islands. It produces around 2 tons of vegetables and fruits per week, such as cucumber, broccoli, eggplant, lettuce, pumpkin, watermelon, sweet melon, honey dew, rock melon, and papaya. The farmers use land and hydroponic systems for food production. The cooperative has three hydroponic systems provided by the resort under an agreement to install and lease to farmers.

Source: ADB. 2012. Women, Gender and MSMEs in the Maldives. Unpublished report as part of project preparatory technical assistance for the Inclusive MSME Development Project.

development the world over has a history of the “middleman” earning the lion’s share of profits. However, there are many examples of small-scale craft producers and marketers who have succeeded in marketing without intermediaries or developed alternative marketing strategies that win more favorable terms for producers.

The Maldives has many resources to draw from to carefully forge a new path, and together with local partners will bring increased and more diverse opportunities and advantages to local people in the craft sector, including women. For example, the Maldives Authentic Arts and Crafts Cooperative Society, which was established with the help of the business development service centers of the Ministry of Economic Development and Trade, acts as a central marketing and lobbying agent for authentic Maldivian products in order to increase market share for local producers and promote import substitution in the handicraft sector. Box T6 provides a brief outline of another initiative to support home-based workers in local handicraft production.

► **Vulnerable groups**

There is an opportunity in the development of the tourism sector to look closely at the involvement of vulnerable groups, such as undocumented migrants and women in prostitution, and to collaborate with the emerging government departments and plans



to address the challenges. This could include monitoring the development of sex tourism and both local and international trafficking of women and girls, media campaigns to raise public awareness of human trafficking, and enforcement of labor laws protecting the rights of migrant workers (women and men) working in resorts.

**Box T6: Regional Project Benefiting Home-Based Handicraft Producers**

The objective of the project *Strengthening the Livelihood Initiative of Home-Based Workers in the SAARC Region* (2008–2011), a South Asian Association for Regional Cooperation (SAARC) regional project, is “to strengthen the livelihoods of poor home-based workers living in the region primarily through awareness and exposure to development, capacity building, intensive training and gaining a fair share of mainstream market.” The project is an initiative of the SAARC Independent South Asian Commission on Poverty Alleviation, endorsed by the 12th SAARC Summit in Islamabad, Pakistan, and funded by the SAARC Development Fund.

The project approach is to organize home-based producers and workers (mostly women) in the handicraft and garment sectors into a business association called SABAH<sup>a</sup> and to establish trade facilitation centers in SAARC member countries to serve as the marketing arm of artisans or home-based workers’ products in that country. The aim is to establish the SABAH brand and a “Made in SAARC” label. The project also includes training for home-based artisans to improve their production skills and exposure to new and more marketable designs to produce internationally competitive products. Through SABAH, producers are expected to improve their incomes through better prices and a sure market for their products.

To date, a SABAH (artisans’) company has been established in Bangladesh, Nepal, Pakistan, and Sri Lanka, and trade facilitation centers have been set up in Nepal and Pakistan. The executing agencies—HomeNet South Asia and the Self-Employed Women’s Association of India—have done some preparatory work for project implementation in the Maldives, which would involve establishing a local SABAH unit and a trade facilitation center but to date there has not been much progress (implementation would involve several government ministries, including the Ministry of Human Resources because of its responsibilities for home-based workers, and the Ministry of Economic Development, which oversees business associations and trade facilitation).

<sup>a</sup> SABAH is an acronym for SAARC Business Association of Home-based Workers; *sabah* is an Urdu and Hindi word that means morning breeze, connoting freshness.

Source: ADB. 2012. Women, Gender and MSMEs in the Maldives. Unpublished report as part of project preparatory technical assistance for the Inclusive MSME Development Project. Also see HomeNet South Asia ([www.homenetsouthasia.net](http://www.homenetsouthasia.net)).

**Box T7: Entry Points for Gender Mainstreaming in the Tourism Sector**

Areas of current and possible ADB programming	Possible gender equality outcomes (changes that reduce gender gaps or otherwise benefit women)	Examples of questions to consider in project identification and design analyses and in formulating expected results and gender action plans
Tourism policy and planning	<ul style="list-style-type: none"> <li>• Meaningful representation of women and gender equality concerns in all stakeholder consultations in tourism development</li> <li>• Policies and programs for tourism sector development address gender equality concerns</li> <li>• Effective implementation of such policies and programs</li> </ul>	<ul style="list-style-type: none"> <li>• Are women and equality issues adequately represented and addressed during tourism sector stakeholder consultations?</li> <li>• Are sex-disaggregated data collected on issues such as ownership rights and access to resources for micro, small, and medium-sized enterprise (MSME) development? Are such data used in policy making and planning?</li> <li>• Are there any processes to verify whether policy commitments undertaken have been implemented and assess the impacts by gender and on youth? And to provide feedback to stakeholders on the findings?</li> </ul>
Public–private partnerships	<ul style="list-style-type: none"> <li>• Increased engagement of resorts and other key tourism sector stakeholders in corporate social responsibility programs that (i) address gender inequality in employment and staff development and (ii) support women entrepreneurs as suppliers</li> </ul>	<ul style="list-style-type: none"> <li>• To what extent are resorts and key private sector partners engaged in tourism development approaches that create employment and entrepreneurship for local women and men?</li> <li>• Is this concern reflected in their sourcing, purchasing, tourism services and products offered, and the hiring of staff?</li> <li>• Are resorts and key partners in the sector aware of human rights issues related to trafficking and forced labor that can be associated with labor migration? Is a commitment to protecting human rights reflected in the sourcing of labor and in the tourism services and products they offer?</li> </ul>

continued on next page



**Box T7: Entry Points for Gender Mainstreaming in the Tourism Sector (continued)**

Areas of current and possible ADB programming	Possible gender equality outcomes (changes that reduce gender gaps or otherwise benefit women)	Examples of questions to consider in project identification and design analyses and in formulating expected results and gender action plans
Access to finance by MSMEs	<ul style="list-style-type: none"> <li>• Equitable access to credit by women-owned MSMEs in the tourism sector</li> </ul>	<ul style="list-style-type: none"> <li>• Are financial lending programs tailored to the size of loan women require? Are women able to provide the types of collateral or guarantees required?</li> <li>• How effective have financial outreach programs been in ensuring that women entrepreneurs in the tourism sector are aware of and have access to credit?</li> <li>• What proportion of MSME credit goes to women-owned enterprises and who is tracking this? Do information systems need to be adapted in order to respond to this question?</li> </ul>
Access to information, and advisory and support services leading to more and better opportunities for MSMEs engaged in the tourism sector	<ul style="list-style-type: none"> <li>• Reduced gender gaps in access to information, technology, and tourism-specific business support services</li> <li>• Better access for women entrepreneurs to entrepreneurship training in tourism services and related sectors</li> <li>• Greater access for women to opportunities to upgrade their businesses in terms of technology and profitability</li> </ul>	<ul style="list-style-type: none"> <li>• Are business development service providers and tourism promotion initiatives able to tailor their services to the needs of women entrepreneurs in this sector?</li> <li>• To what extent are women who run tourism-related businesses participating in business support programs targeted at the tourism sector?</li> <li>• Are services inadvertently excluding women by not designing programs to cater to micro and home-based businesses?</li> </ul>
Survival and upgrading of home-based businesses	<p>By women:</p> <ul style="list-style-type: none"> <li>• Increased access to clean and affordable energy</li> <li>• Increased access to safe transport</li> <li>• Increased productivity and earnings, and opportunity to expand to new premises</li> <li>• Increased support by family and community for women to run businesses in the tourism sector</li> </ul>	<ul style="list-style-type: none"> <li>• What are the barriers to expansion faced by women's microenterprises?</li> <li>• Can they benefit from services for small and medium-sized enterprises? If not, are services through other channels adequate to enable these enterprises to move up the value chain?</li> </ul>
Employment and workforce development	<ul style="list-style-type: none"> <li>• Reduction in the skills and wage gaps between women and men</li> <li>• Equal legal protection for women and men in employment, specifically in the areas of wages, parental leave, flexible hours, child care, and pensions</li> <li>• Career development programs for men and women in tourism</li> </ul>	<ul style="list-style-type: none"> <li>• What training opportunities are available for women in the tourism sector?</li> <li>• Are all employers including MSMEs in the tourism sector being encouraged and supported to upgrade worker skills?</li> </ul>
Capacity of tourism resorts and enterprise owners and managers for human resource management	<ul style="list-style-type: none"> <li>• Better awareness and compliance with core labor standards, including those specific to women</li> <li>• Reduction of gender gaps in employment opportunities and earnings</li> </ul>	<ul style="list-style-type: none"> <li>• What steps are being taken to monitor implementation of the requirements for resorts to hire Maldivians and to protect the human rights of migrant laborers? Or to monitor the rights of women in terms of wage discrimination, protection from harassment, and eligibility for maternity leave and benefits?</li> <li>• To what extent are women workers aware of these rights and able to protect themselves in cases where they are not respected?</li> </ul>
Capacity of business and entrepreneur groups and associations	<ul style="list-style-type: none"> <li>• Better representation of views and interests of women entrepreneurs in public policy on tourism sector development</li> <li>• Better implementation of core labor standards in the tourism sector</li> </ul>	<ul style="list-style-type: none"> <li>• To what extent do mainstream tourism associations (e.g., Maldives Association of Tourism Industry) represent the interests and concerns of women business owners?</li> <li>• What are the capacity gaps and needs of the groups that focus specifically on women entrepreneurs?</li> <li>• What steps are being taken by tourism trade associations and employers organizations to implement core labor standards in the tourism sector, including those specifically protecting women's rights?</li> </ul>

# Transport

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## Sector Context

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As the ocean accounts for 99% of its territory, the Maldives requires an extensive national maritime transport system to connect the 200 inhabited islands. Until recently, an interisland shipping service was operated largely by the private sector, while the government provided essential infrastructure such as harbors and regulatory functions such as maritime safety. Transport services were based “on demand,” that is, passenger and cargo transport services were often not regular and schedules were flexible. This was particularly true in the outer atolls.

Passenger and cargo transport services, which are small businesses owned by individuals or families, were generally costly in the Maldives due to several factors: large distances, variable demand, limited economic activity in remote atolls to finance travel needs, lack of economies of scale due to the small populations of the islands, and adverse seasonal weather conditions.<sup>1</sup> Island people therefore had limited transport opportunities, and travel to even neighboring islands was unaffordable. The traditional vessels operated by individuals or island communities are slow and inefficient, and lack passenger facilities and safety features.

However, in line with the priorities of the Strategic Action Plan 2009–2013, work to establish an integrated public transport network began in 2009. This priority remains reflected in the policies of the government for the transport sector. A nationwide ferry network with regulated fares has been put

in place and bus services are coming up in identified locations.

The public road passenger transport industry in the Maldives is relatively young. It got its start in Malé through private sector initiatives only in the early 1970s. Malé has the highest vehicle density in the whole country and only a few islands have high vehicle density. The common modes of transport are motorcycles, taxis, and bicycles. Public bus service is available only in bigger islands (e.g., Hulhumalé) and in a few islands connected by roads from reclaimed land (e.g., between Fonadhoo and Gan in the South). In the mid-1980s, taxi centers were formed to provide taxi services. Taxi services were first regulated in 1989 and total regulation was achieved only in 2000.

Air transport consists of a fleet of wheeled and float planes (sea planes) offering passenger and cargo services. Float planes serve the tourism sector only. As of 2010, there are five domestic airports and ten other domestic airports are being built by the private sector.

Inadequate transport maritime infrastructure and services are proving to be a major challenge in an archipelagic country like the Maldives. In the outer atolls where about 70% of the population lives, the lack of connectivity is an underlying cause of poverty, remoteness, and isolation. Lack of connectivity is also an impediment to ensuring equitable opportunities and fairer distribution of income and wealth across the country and between Malé and the outer atolls in particular.<sup>2</sup>

<sup>1</sup> ADB. 2006. *Maldives Domestic Maritime Transport Project*. Consultant’s report. Manila.

<sup>2</sup> The 2004 vulnerability and poverty assessment showed that absolute poverty (characterized by having an income of Rf7.5 per day or less) is

Improving transport infrastructure and services is critical to the overall economic development of the country as it facilitates private sector development and improved performance of key economic sectors such as tourism and fisheries. It could lead to lowered passenger fares and cargo charge rates and greater regularity of service. This would benefit entrepreneurs through greater access to markets and labor and less spoilage of perishable goods; benefit youth and others seeking employment as more jobs could be created in the islands; and benefit consumers through better access to shops, lower prices of goods, and ease of travel. It is vital to human development as it facilitates delivery of basic social services (such as health and education) and ease of access to such services by communities. The implementation of the integrated public transport network, which is currently in its initial pilot phase, could bring about this improvement.

## Women and Men in the Transport Sector

Due to differences by gender in household and economic activities, women and men may differ in their perspectives on transport priorities, in their transport needs, and in their abilities to access transport. However, there has been limited research to date on gender and transport in the Maldives. The only data available are on vehicle ownership and on employment in the sector.

Bicycles, scooters, and motorcycles are the common modes of transport in all islands. Cars and trucks are mostly found in Malé and a few other big islands. Small islands are more concerned about marine transport since basic services and facilities are mostly located in big islands. In such islands, small

concentrated in the northern part of the country and decreases toward the south. This is reflected in the patterns of access to transport services, although transport is not considered a key determinant of the move into or out of poverty. Government of the Maldives. 2004. *Vulnerability and Poverty Assessment II 2004*. Malé.

purchases of basic goods are done in small retail stores usually accessed by foot.

Ownership, operation, and maintenance of transport vehicles (of all types) is dominated by men. As evident in Box TR1, only 6% of motorcycles are registered to women and only 15% of cars. (The imbalance in ownership is marked in both Malé and the atolls.) Cargo and passenger vessels are also mostly owned by men. In air transport, there are only six female pilots currently employed in the aviation industry, according to the Civil Aviation Authority, under the Ministry of National Defense Force, as of 2 April 2014.

Employment data by industry group transport with storage and communications. This is a major category that accounted for 8.5% of total employment in 2010, but it is clearly more important for men—11.8% of all employed men work in this industry but only 3.2% of all employed women do. Looked at another way, only 14.4% of those employed in the sector are women.<sup>3</sup>

In the Ministry of Transport and Communications, there are less female (14) than male (16, including 11 political appointees) staff.<sup>4</sup> However, there is only one woman at the management level and seven women with technical jobs; all other female staff hold administrative jobs with no decision-making authority.

## Key Gender Issues in the Transport Sector

- ▶ **High transport costs can have health costs, particularly among poor women.**

High costs can mean transport is beyond the means of the poor. Female heads of households are particularly affected as most of them have

<sup>3</sup> Department of National Planning (Statistics Division). 2012. *Household Income and Expenditure Survey 2009–2010*. Malé, p. 36.

<sup>4</sup> Data for 1 March 2014, provided by the Ministry of Transport and Communication.

**Box TR1: Proportion of Vehicles Registered to Men Compared with Women, for the Maldives, Malé, and Atolls, 2012 (%)**

Type of Vehicle	Maldives Overall		Malé		Atolls	
	Men	Women	Men	Women	Men	Women
Battery-powered scooter	81	19	90	10	73	27
Car	57	43	82	18	11	89
Motorcycle	90	10	94	6	84	16
Other vehicles	56	44	43	57	66	34
<b>All vehicles</b>	<b>82</b>	<b>18</b>	<b>86</b>	<b>14</b>	<b>76</b>	<b>24</b>

Source: Ministry of Transport and Communications. Transport Authority. Data as of 1 April 2014.

low incomes and depend on the government's child subsidy and support from family members. They often have limited means to hire private transport in cases of medical emergency. Preventative health checks and health care are often missed due to high transport costs.<sup>5</sup>

► **High transport costs may be a deterrent to women's entrepreneurship.**

Women tend to be in microenterprises that normally provide low returns on investments. High transport costs for input supplies and to bring produce to market result in even lower earnings. This issue is particularly severe in the Maldives as the population is widely dispersed and business often requires travel to other islands and the use of costly and irregular interisland transport.

► **Women have specific concerns related to safety and convenience.**

Personal safety and protection from physical and sexual harassment are major concerns of women using public marine transport. The designs for jetties and ferry boats rarely take into account the safety needs of passengers (mostly women) who travel with children, who are disabled or elderly, or who carry household shopping. Some passenger vessels for long trips are not equipped with basic facilities such as separate toilets for men and women. Women need to make use

of facilities safely despite the constraints of their clothing.

In cities or larger islands, women are more vulnerable to gender-based violence and crime in dimly lit streets and access points for public transport.

► **Changing social norms are increasing constraints to accessing transport.**

In some parts of the country, especially in remote islands, it is becoming more difficult for women to use public marine transport due to increasing conservatism about the mobility and dress of women. For example, it is socially difficult for women to share crowded boats with mainly male riders.

Walking and using bicycles are common ways of moving from one place to the other in small islands. Bicycles, in particular, are an attractive alternative mode of transport for shorter and medium-length trips with multiple stops. However, for women to ride bicycles is starting to be socially unacceptable in some islands.

► **There are few women involved in transport planning, policy development, and decision making.**

There are few women in transport policy and decision-making positions in government agencies and in private sector institutions.<sup>6</sup>

<sup>5</sup> These types of concerns were raised in the consultations for ADB's Domestic Maritime Transport Project.

<sup>6</sup> This is a common situation in infrastructure sectors, in which most planning agencies, boards, and advisory committees at all levels are mostly

This situation increases the challenge of ensuring that women's perspectives are taken into account in the formulation and implementation of transport sector policies and regulations that affect passenger services, such as transport fares, schedules, or the safety features of transport vehicles and transport platforms.

► **Women only benefit from a small proportion of employment in transport.**

While transport provides a significant number of jobs and is a growth sector, men predominate in the employment it provides.

### Government Policies Relevant to Gender Mainstreaming in the Transport Sector

Establishing a safe, efficient, and economic integrated public transport network is a key policy of the government. This is reflected in the manifesto of the government, which pledges to connect the economic centers of the country by developing infrastructure such as ports, roads, and airports. In addition, integrating the ferry and flight networks to make journeys short, speedy, and efficient is also a key objective. The importance of establishing an integrated public transport network was realized quite recently and has its roots in the Strategic Action Plan 2009–2013.

Recognizing the impact of transport services on the social and economic development of the islands, the government identified the establishment of a nationwide transport system as one of five priorities in the Strategic Action Plan 2009–2013.<sup>7</sup> The proposed integrated transport network was intended to improve mobility and access to services

managed by males. World Bank. 2010. *Making Transport Work for Women and Men: Tools for Task Teams*. Washington, DC.

<sup>7</sup> Ministry of National Planning and Development. 2009. *Strategic Action Plan 2009–2013*. Malé, p. 18. The summary in this section also draws on pp. 28, 34–45.

across the country and to foster social cohesion, regional economic development, and the delivery of services in housing, education, health, fisheries, agriculture, and enterprise development. The existing ferry network connecting Malé to the islands and connecting islands to each other is to be improved. Private sector engagement in the further development of the transport sector is a key government policy.

Four key policy policies that were set out in the plan aim to (i) initiate an affordable nationwide transport network through the introduction of a ferry system by using existing resources and engaging the private sector; (ii) regulate and facilitate private sector investment in airports, regional ports, and other transport infrastructure; (iii) construct passenger and cargo terminals; and (iv) develop a sustainable transport system that provides a safe and secure service.

All of the above provide the opportunity to adopt measures to improve women's access to transport, which in turn can contribute to improving their mobility. The government's commitment to seize such opportunities is evident in the gender-related goal for this sector, as stated in the Strategic Action Plan, which is "improved mobility of women to access employment and other services."<sup>8</sup>

### ADB Assistance to the Sector and Its Gender Dimensions

ADB loan support to the transport sector has been focused on infrastructure development (especially large, durable, and safe ports and harbors in Malé and a few other bigger islands), development of the regulatory environment, and capacity building of sector institutions. ADB support has also included loan and grant assistance in response to the 2004 tsunami, which included a transport component, and a number of advisory technical assistance projects (Box TR2).

<sup>8</sup> Footnote 7, p. 42.

Box TR2: ADB Loans and Other Support to the Transport Sector in the Maldives				
Modality	Loan/TA Number	Project Title	Year Approved	Status
Loans	0513	Interisland Transport Project	1981	Closed
	0911	Malé Port Development Project	1988	Closed
	1226	Second Malé Port Development Project	1993	Closed
	2327	Domestic Maritime Transport Project	2007	Closed
Emergency response	0001 (Grant) 2160 (Loan)	Tsunami Emergency Assistance Project <sup>a</sup>	2005	Closed
Advisory technical assistance	0679	Interisland Transport Operations Review	1985	Closed
	1044 Supplement	Institutional Strengthening of the Maldives Port Authority	1988	Closed
			1990	Closed
			1990	Closed
	1841	Second Maldives Port Authority	1993	Closed
	1965	Institutional Strengthening of the Ministry of Public Works and Labor	1998	Closed
	3099	Private Sector Participation in the Maldives Port	1998	Closed
3922	Transport Master Plan	2002	Closed	

Note: Figures exclude project preparatory technical assistance.

<sup>a</sup> Amount of loan for transport component only. Total value of loan and grant for the project was \$21.8 million. Amount attributable to transport reported in ADB. 2010. *Project Completion Report, Tsunami Emergency Assistance Project*. Manila. p. 6.

Source: ADB online project database ([www.adb.org/projects](http://www.adb.org/projects)) and ADB. 2011. *Country Assistance Program Evaluation for the Maldives*. Manila.

Most of the support was provided before 2000; the two most recent investments and their gender dimensions are briefly reviewed below.

### Tsunami Emergency Assistance Project

**Project description.** The Tsunami Emergency Assistance Project aimed to rehabilitate and restore damage caused by the 2004 tsunami that hit 69 out of 199 islands through reconstruction of damaged infrastructure and restoration of livelihoods. The project consisted of a component to provide immediate assistance to the government to purchase materials and equipment required for emergency assistance and livelihood restoration, and a component focusing on (i) water supply, sanitation, and solid waste management; (ii) transport; (iii) power; (iv) fisheries; and (v) agriculture. In addition, the project provided substantial consulting support for implementation, capacity

building, and participatory processes in affected communities to restore the livelihoods of their people.<sup>9</sup> The transport component was the reconstruction of the harbor on Dhidhdhoo Island. It allowed the harbor to regain full functionality and to provide better service than it had before the tsunami, assisting fishers and allowing for the transport of goods that are critical to the island population and economy.<sup>10</sup>

**Gender dimensions.** Extensive consultations with communities, which included the women's development committees of several islands, were undertaken concerning transport needs. The communities raised concerns regarding the full functionality of

<sup>9</sup> ADB. 2005. *Report and Recommendation of the President to the Board of Directors: Proposed Grant and Loan to the Republic of the Maldives for the Tsunami Emergency Assistance Project*. Manila.

<sup>10</sup> ADB. 2010. *Project Completion Report: Tsunami Emergency Assistance Project*. Manila. pp. 18–19.



the harbor, regaining livelihoods in the marine transport sector in the affected islands, the affordability of transport services, and the need for increased frequency of vessel trips. The last two concerns were women's priority concerns.

### Domestic Maritime Transport Project

**Project description.** The Domestic Maritime Transport Project aimed to ensure sustained equitable and regionally balanced economic growth by providing enhanced access to markets and social services for the outer atoll population. Specifically, it aimed to enhance the capacity of Malé North Harbor through construction of an additional quay wall, provision of cargo handling equipment, and construction of a temporary transit area for goods and passengers. The institutional capacity of the Ministry of Transport and Communications and the then Ministry of Construction and Public Infrastructure was to be strengthened.

**Gender dimensions.** Project approval documents noted the negative impacts of limited access to transport infrastructure on planned and emergency visits to schools and medical services for those residing in outer islands, particularly for women and children. In consultations during project planning, women consistently expressed the need for affordable and regular transport services to improve their own health and the health and well-being of their families. Women pointed to several negative outcomes of lack of access to transport services, including (i) death of pregnant women with complications, who could not get prompt access to better health services due to inability to hire costly private transport even in cases of medical emergency; (ii) inaccessibility of preventative health checks and health care for those in the lowest income quintile due to high cost of transport; and (iii) isolation and lack of mobility of women living on islands with no jetty. Women also noted that rough weather conditions, constraints of female clothing, carrying small infants or

traveling while pregnant were all contributing factors that increased the negative impacts of limited access to transport infrastructure for women.<sup>11</sup>

Project planning documents stated an expectation that women would gain more benefits from the project than men from the higher frequency of transport opportunities that would be enabled by the project, in light of the disadvantages outlined above. However, the project's design and monitoring framework did not include any targets or indicators on benefits to women and no information is available on this aspect of project results.<sup>12</sup>

### Enhancing Gender Mainstreaming in the Transport Sector: Challenges and Opportunities

The transport sector has been a major focus of ADB collaboration with the Maldives. There are clear opportunities for ADB to address gender equality concerns in the sector through transport projects and through policy dialogue in the areas outlined below. Some further points are raised in the suggestions about entry points in Box TR3 at the end of this chapter.

#### ► *Incorporating gender analysis and gender design features in transport projects*

Past ADB transport projects have involved women in stakeholder consultations. Women's needs and priorities were thus clearly expressed during project planning and design. However, gender-related

<sup>11</sup> ADB. 2007. *Report and Recommendation of the President to the Board of Directors: Proposed Loan to the Republic of the Maldives for the Domestic Maritime Transport Project*. Manila. pp. 15, 56.

<sup>12</sup> The 2011 program evaluation noted this as one of the recent projects that had fallen short in identifying meaningful indicators on gender equality. ADB. 2011. *Country Assistance Program Evaluation for the Maldives*. Manila. p. 24.

targets were not clear at project design. A more effective approach would be to ensure that a gender analysis is part of the design phase and that both the analysis and consultations with stakeholders result in the identification of gender design elements before implementation.

▶ ***Safety and convenience as part of infrastructure design choices***

In the design of transport infrastructure such as platforms, jetties, passenger terminals, and vehicles, attention to women-specific concerns about safety, personal security, and convenience could result in design choices that facilitate women's mobility for personal and economic purposes. Issues to consider include, for example, space and lighting on jetties and other passenger waiting areas to address concerns about personal security and protection against harassment; ease of access to jetties, terminal, and vehicles for women traveling with children or the infirm; the need for separate toilets for men and women; and the potential hazard associated with women's clothing when considering infrastructure design elements such as access ramps, stairs, and emergency exits.

▶ ***Entrepreneurial and livelihood opportunities in transport services***

Investments in transport infrastructure generally aim to result in greater mobility of people and goods and thus to increase economic opportunities as well as access to education, health, and other services. Livelihood and entrepreneurial opportunities related to this could include, for example, owning or operating vehicles that connect people to ferries, providing packaging and transport services for goods, and supplying food and drink to passengers. Assisting women to identify and follow up on such opportunities could contribute to improving transport as well as providing more economic opportunities for women.

▶ ***Monitoring gender-related outcomes of transport projects***

Identifying gender design features at the planning stage of transport initiatives is important. Also important is to monitor whether actions have been taken and the outcomes for women and gender equality assessed.

**Box TR3: Entry Points for Gender Mainstreaming in the Transport Sector**

Areas of current and possible programming	Possible gender equality outcomes (changes that reduce gender gaps or otherwise benefit women)	Examples of questions to consider in project identification and design analyses and in formulating expected results and gender action plans
Transport policy and planning	<ul style="list-style-type: none"> <li>Transport policies that are more responsive to the mobility needs of women</li> </ul>	<ul style="list-style-type: none"> <li>Are stakeholders—men and women—consulted to determine their transport and mobility needs and priorities?</li> <li>Do transport policies and plans take into account gender-differentiated transport patterns?</li> <li>Is budget allocated for safety features in transport systems, including safety features of particular concern to women?</li> </ul>
Interisland transport planning and services	<ul style="list-style-type: none"> <li>Gender-equitable access to affordable, reliable, and safe land transport</li> <li>Increased physical mobility of women to access basic services, improve their businesses, and extend it to other islands</li> </ul>	<ul style="list-style-type: none"> <li>Are mechanisms established to promote equal opportunity for men and women to own, operate, and use marine transport of all types?</li> <li>Are women and men consulted with regard to setting policies on marine transport fares and schedules?</li> <li>Do transport plans include safe and convenient passenger terminals?</li> <li>Are island and atoll-level women’s development committees invited to participate in such consultations?</li> </ul>
Capacity building for transport planning (interisland and intransland)	<ul style="list-style-type: none"> <li>Agencies and staff more capable of assessing and responding to gender-differentiated transport needs</li> </ul>	<ul style="list-style-type: none"> <li>Are data on transport patterns and needs sex-disaggregated (including journeys taken, by whom, how, why)?</li> <li>Do managers and planners have the skills to formulate and analyze questions about the gender aspects of transport requirements and the implications for transport interventions?</li> <li>Are there links between government authorities and gender equality advocates and researchers concerned with women’s transport and mobility requirements?</li> <li>Is there a system for monitoring the implementation of gender and other social components of transport sector policies and strategies?</li> <li>What is the ratio of women to men in the Ministry of Transportation and Communications and the private sector providing transport services at managerial, technical, and support staff levels?</li> </ul>
Employment and entrepreneurship	<ul style="list-style-type: none"> <li>Increased participation of women as transport owners and operators and transport professionals</li> </ul>	<ul style="list-style-type: none"> <li>What are the opportunities and constraints girls face in taking up engineering and technology education?</li> <li>What are the opportunities and constraints women face in training and employment in the transport sector?</li> <li>What incentives are needed for women to take up employment and entrepreneurship in the transport sector?</li> <li>What are the opportunities and constraints women face in operating transport vehicles?</li> <li>What incentives are needed for women to operate transport vehicles?</li> </ul>

# Water and Sanitation

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## Sector Context<sup>1</sup>

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Water is a precious commodity in the Maldives as freshwater is limited. The freshwater table sits just 1–2 meters below ground. The sandy soil and porous coral of the islands are highly vulnerable to saline intrusion and waste contamination that, in some islands, cause freshwater to be unsuitable for human consumption.

The only conventional water resources available in the Maldives are shallow groundwater aquifers, rainwater, and small brackish saltwater and freshwater ponds. Nonconventional water resources include desalinated water and bottled water from importation or local production. The main sources of water across the Maldives are rainwater and desalinated water. The latter, distributed through a piped network, is available only in Malé and its two extended wards (the islands of Villingili and Hulhumalé) on a 24-hour basis and accounts for 25% coverage of safe secure water provision according to the Ministry of Housing and Environment. About 35% of the Maldivian population has access to desalinated water.<sup>2</sup>

The types of water most commonly used in households are groundwater and rainwater. Resorts have their own desalination plants. Bottled water, both imported and local, is more commonly used in better-off households in Malé, in islands with larger populations, and

in resorts. Groundwater is used mainly for bathing and washing, but occasionally also for drinking. It is extracted using electric pumps and stored in huge water tanks. According to the 2006 census, about 75% of island households use electric pumps. Harvest systems for rainwater, used to augment groundwater, are available in all households. Rainwater is used mainly for cooking and drinking while groundwater is used for other domestic purposes. Community buildings such as schools, mosques, and atoll and island government offices have rainwater harvesting systems. Poor households collect water from public water stations.

The government assists households with access to water by subsidizing the cost of groundwater and rainwater tanks. However, despite this, the proportion of the population with access to safe water has declined from 96% in 1990 to 87% in 2000 and 83% in 2006.<sup>3</sup> Decline of freshwater resources due to increasingly variable rainfall patterns from climate change has increasingly threatened access to safe drinking water.<sup>4</sup> Other challenges include poor or nonexistent water collection infrastructure and lack of water quality testing that should have been carried out by service providers.

Waste collection and disposal is another challenge. Septic tanks in some islands are of poor quality while sewage systems are not available or functioning poorly. Lack of awareness of sanitation issues, unsanitary practices such as random dumping of organic and nonorganic solid waste, lack of or poorly built sanitation facilities, and lack

<sup>1</sup> This section is informed by ADB. 2005. *Report and Recommendation of the President to the Board of Directors: Proposed Loan to the Republic of the Maldives for the Regional Development Project, Phase II - Environmental Infrastructure and Management*. Manila.

<sup>2</sup> Department of National Planning. 2006. *Population Census 2006*. Malé.

<sup>3</sup> Department of National Planning. 2010. *Millennium Development Goals: Maldives Country Report 2010*. Malé, p. 77.

<sup>4</sup> World Bank. Online data summary for Maldives. <http://data.worldbank.org/country/maldives>

of environment-friendly formal solid waste management facilities and systems are factors that contribute to poor sanitation in the outer islands, posing risks to shallow groundwater sources and threatening community health. Factors contributing to increased generation of wastes include population growth, changes in lifestyles, increased consumption, the influx of tourists into the country, and the growth of the fish canning industry. Much of this is non-biodegradable waste, which the country has limited capacity to manage. Waste management centers were set up in 79 islands and each island must determine how to manage its solid waste. In the aftermath of the 2004 tsunami, island communities have become increasingly conscious of the need for environmentally sound water, sanitation, and solid waste management practices to protect their islands and their livelihoods. Improvement of the water and sanitation sector is recognized as important to bring about development of the atolls and contribute to reduction of poverty in much of the country.

## Women and Men in the Water and Sanitation Sector

There is a clear gender-based division of labor in water harvesting and management in the islands.<sup>5</sup> Digging and construction of wells, pipes, and gutters, as well as installation and maintenance of groundwater and rainwater tanks are men's jobs, while women are the main users and managers of water at the household level. Men are responsible for cleaning wells, roofs, gutters, and water tanks, usually once a year or when necessary, especially when roofs and gutters are clogged with organic debris. Fetching water from public wells is a shared responsibility of men and women, although more women and girls than men and boys actually perform this task, as fetching water is considered part of females' role. Men and women jointly decide on household investments related to water

such as what types of water to keep in the household and how many tanks to keep and maintain for both rainwater and groundwater.

While construction and cleaning of septic tanks are considered to be men's jobs, maintenance of toilets is done by women. House and yard cleaning, garbage collection and disposal, and maintenance of road cleanliness are done mainly by women. Men participate in waste disposal tasks when the waste is bulky and some physical help is required to transport it to dumping places. Waste disposal by means of open pit burning, burying, and dumping into the ocean is still widespread, as the garbage collection system is inefficient in many islands, many households are not willing to pay for garbage collection fees, and designated disposal sites are far from population centers.

Decisions about investments on sewage systems, such as type and quality of infrastructure and location of sewerage junctions, are made mostly by men. Women, on the other hand, are mainly responsible for upkeep of these systems. Decisions about waste disposal strategies are mainly made by women.

In the past, in some islands, the island women's development committee set up and operated solid waste management systems that segregated waste into burnable and nonburnable categories. This practice ended when these committees were disbanded.

## Key Gender Issues in the Water and Sanitation Sector

- ▶ ***Deficiencies in household water and sanitation have major impacts on women's workloads and well-being.***

Women's traditional responsibilities in the household such as food preparation, feeding immediate and extended family members, cleaning the house and yard, and caring for the sick and elderly make them the main users, providers, and managers of

<sup>5</sup> This section is informed by the gender analysis and social assessment done in 2010 for the Regional Development Project-Phase II (RDP II).

water. These tasks also award women the responsibility of guarding household hygiene. For this reason, access to quality household water supply is far more important for women. Lack of access, unreliable supply, and poor quality services affect women and girls disproportionately in the following ways:

**Poor access adds to women's physical burden.** Women and girls may have to fetch water in public wells located far from dwelling places to be able to meet the household's water and sanitation needs. In the islands, water is collected from these wells in tin or plastic containers, placed on wheelbarrows, and transported to households. This is physically demanding work for women and girls and although male household members do help when transporting larger amounts of water, such help is not always available.

**Poor access adds to women's time burden.** About 19,000 cases of intestinal parasite infection and waterborne diseases were reported each year from 2009 to 2011, a high incidence in a small population such as that of the Maldives (300,000+ based on 2010 mid-year projection).<sup>6</sup> Most of these cases affected communities in the atolls, particularly children below age 5. This condition adds to women's time burden.

**Poor access reduces women's time for productive activities or rest and leisure.** Fetching water eats up precious time that women could use otherwise for more productive purposes or for rest and leisure. Island women reported their instinctive reaction to avoid, minimize, or defer engaging in productive activities to give priority to their reproductive responsibilities when such productive activities interfere with family and household obligations.

These challenges apply to women in households where men are present. They are ever more critical in those households

where men are not present at all, some 47% of households, many of them because of male outmigration to work in the tourism industry.<sup>7</sup> In field consultations in regions across the country, women expressed concerns about water and sanitation services.<sup>8</sup> It is important that water be restored as a priority concern by taking into consideration the needs and priorities of these women. Policies and planning, implementing, and managing projects on water and sanitation can only be enhanced by those very people who use it to care for a vast percentage of society.

► ***There are few women in decision-making bodies of regulatory agencies and service providers.***

Differences by gender in the use of and needs for water are likely reflected in differences between women and men in priorities relevant to decisions about water supply infrastructure and management. However, matters related to water and sanitation systems and services often belong to the fields of engineering and technology, which are generally considered to be male domains. There are very few female engineers and most of them work as educators rather than as engineers. Institutions dealing with water and sanitation infrastructure and systems are male-dominated and few women are involved in decision making on these matters. In turn, women's concerns are often overlooked in planning and implementation of these systems. For example, in the Ministry of Environment and Energy, which is responsible for water and sanitation concerns, women comprise more than half (55%) of the staff but most are in administrative positions. In management, women comprise two-thirds, mostly in assistant or deputy positions.<sup>9</sup> Male dominance in decision-making positions is also found in the Malé Water and Sewerage

<sup>6</sup> Statistics provided by the Center for Community Health and Disease Control, Ministry of Health and Family, Maldives.

<sup>7</sup> Footnote 3, p. 49.

<sup>8</sup> The field consultations were in Malé, in Hudufusshi in the northern region, in Addu city, and in the neighboring islands of Hithadoo, Meedhoo, Maradhoo, and Feydhoo in the southern region.

<sup>9</sup> Statistics are based on a May 2012 personnel profile of the Ministry of Housing and Environment.



Company, a private utility company where women comprise only one-fifth of total personnel and less than a third of managers based on personnel profiles in a 3-year period (2009–2011).

### Government Policies Relevant to Gender Mainstreaming in the Water and Sanitation Sector

The Strategic Action Plan 2009–2013 states a commitment to providing safe drinking water and sewage systems to all Maldivians as a basic human right.<sup>10</sup> The sector policies set out in the plan aim to (i) improve accessibility in the delivery of safe water and sanitation services; (ii) prioritize the provision of safe water and sanitation when designing development projects and emergency responses; (iii) establish effective operations and maintenance procedures; (iv) facilitate private sector investment; (v) strengthen technical, financial, and human resource capacity in the sector; (vi) enhance community and civil society participation; (vii) strengthen the legal and institutional framework to enhance performance; (viii) improve water resource management to preserve the environment; and (ix) improve safe water consumption through water safety plans.

Solid waste management is addressed by the National Solid Waste Management Policy (2008).<sup>11</sup> The policy sets out strategies grouped under five themes: (i) establishing and activating waste management governance; (ii) creating waste producers' duties; (iii) establishing waste management infrastructure; (iv) activating the waste management system; and (v) influencing

consumer choices and waste management practices. The Environmental Protection Agency has an important role in the implementation of the policy, as it issues license permits for waste management activities such as collection, transport, and storage, as provided for in the regulations under the Environment Protection and Preservation Act (Law Number 4/93) finalized in 2011.<sup>12</sup>

At the atoll and island level, the quality of water and sanitation services depends on the effective functioning of the local government structures mandated by the Decentralization Act (2010). The act provides extensive authority for local councils in local-level planning, financing, and decision making related to the provision of basic services to island communities, with significant implications for water and sanitation services. However, outcomes are difficult to predict as individual atolls and islands are free to adopt their own management models. For example, some local councils may require fees for all services provided to their constituents at varying rates while others may charge for some services only at lower or higher rates. The diversity in management approaches by local councils could have a significant impact on quality of water and sanitation services, environmental and economic conditions of islands and atolls, and health conditions of island communities. The Local Government Authority, which has a broad role in monitoring local governments, will be in a key position to influence approaches by local governments and to monitor their compliance with standards and regulations set by the Environmental Protection Agency. Local women's development committees (also recognized under the Decentralization Act) could also provide advice to island local councils on water and sanitation as part of their broader advisory function.

<sup>10</sup> Ministry of National Planning and Development. 2009. *Strategic Action Plan 2009–2013*. Malé. p. 410; policies are set out on p. 414.

<sup>11</sup> Ministry of Environment, Energy and Water. 2008. *National Solid Waste Management Policy for the Republic of the Maldives*. Malé. In the Strategic Action Plan 2009–2013, solid waste management is addressed as part of the environment section (separately from water and sanitation).

<sup>12</sup> Government of the Maldives. 2011. *Country Analysis Paper—Maldives*. Draft. Paper prepared for Third Regional Meeting of the 3R Forum in Asia, Singapore, 2011. p. 5.

**Box W1: ADB Loans and Other Support to Water and Sanitation in the Maldives**

Modality	Loan/TA Number	Project Title	Year Approved	Status
Loans	1695	Regional Development Project	1999	Closed
	2170	Regional Development Project, Phase II	2005	Closed
Advisory technical assistance	4261	Capacity Building for Regional Development	2004	Closed

TA = technical assistance.

Note: Figures excludes project preparatory technical assistance.

Sources: ADB online project database [www.adb.org/projects](http://www.adb.org/projects) and ADB. 2011. *Country Assistance Program Evaluation for the Maldives*. Manila.

## ADB Assistance to the Sector and Its Gender Dimensions

ADB support to water and sanitation in the Maldives has been through two multisector projects that also included transport, environmental management, and community development activities: the Regional Development Project (RDP) approved in 1999, with a second phase approved in 2005 (Box W1). The second phase was given the gender category of “effective gender mainstreaming” and is the subject of one of the case studies in the publication *Gender Equality Results Case Studies: Maldives*.<sup>13</sup>

### Regional Development Project

**Project description.** The first phase of this project aimed to reduce regional disparity and unequal access to economic and social infrastructure by supporting economic development of the northern and southern development regions, benefiting 13 focus islands with a combined population of about 100,000 inhabitants. The water and sanitation improvements accounted for a significant part of this multisector project, and included the provision of rainwater tanks, septic tanks, pilot sewerage

schemes, and solid waste management schemes. The project also included a social development fund to be used for income-generating projects and for credit for social infrastructure initiatives such rainwater tanks and sanitation improvements.<sup>14</sup>

Project achievements directly related to water and sanitation included improved access to water in target communities, as evidenced by the following: (i) the number of households with water tanks almost doubled by the end of project implementation in 2004 and doubled 2 years after implementation; (ii) all atolls in the two regions generally reported improvements in water availability; and (iii) in all atolls, the percentage of the population that suffered from water shortages during the previous year was below 16%, which is significantly below the country atoll average of 30%. Sanitation was also improved through reduced casual garbage disposal and random dumping, better quality septic tanks, and increased awareness of sanitation issues. The project also contributed to improved health, as shown in the 60% reduction in waterborne diseases in the two regions over the implementation period (attributable to improved water catchment and sanitation facilities, increased access to hospital facilities due to improved roads, and hygiene education provided to communities).<sup>15</sup>

**Gender dimensions.** The social assessment undertaken during the project design phase identified the impact of water supply on women’s time use for domestic activities and thus on time available for other activities and leisure. The design of the social development fund required equal participation by women in the six-member committee to be set up for fund administration and selection of projects (members to be drawn from the island development committee and the island women’s committee). Women’s committees, along with nongovernment organizations (NGOs), cooperatives, and community-

<sup>13</sup> ADB. 2010. *Gender Equality Results Case Studies: Maldives*. Manila. [www.adb.org/publications/gender-equality-results-case-studies-maldives](http://www.adb.org/publications/gender-equality-results-case-studies-maldives)

<sup>14</sup> ADB. 2007. *Project Completion Report: Regional Development Project*. Manila.

<sup>15</sup> Footnote 14.

based organizations, were identified to play a key role in the project's community education and participation program.

## Regional Development Project II

**Project description.** The second phase of the RDP aimed to address the gaps in the design and implementation of the first phase by aiming for regional development in the central region (focusing on three islands) and by emphasizing a community-centered approach in improving environmental and land management. The project had three interrelated components: (i) improving environmental infrastructure, covering water supply, sanitation, and sewerage improvements, and integrated solid waste management; (ii) strengthening planning and environmental management, including land use planning and management, formulation of an economic development framework study for the regional growth centers, developing an environmental awareness program, and environmental monitoring; and (iii) building management and implementation capacity, covering community mobilization facilitation and institutional strengthening for improved project management.<sup>16</sup>

The project achieved its infrastructure targets for improvements in water supply, sanitation, and sewerage, and solid waste management in the target islands, consequently increasing access to water and sanitation facilities in the target islands. Communities became aware of the impact of waste management practices on health and well-being of households and on the community as a whole. Sanitation practices improved. Communities, especially women in these communities, learned composting as a form of livelihood.

**Gender dimensions.** The project had a gender action plan that set clear targets for

women's participation in project activities, in local decision-making bodies, and as staff in project implementation. These targets were

- 50% participation of women in planning and implementation activities,
- 30% of participants in training to be women,
- 30% of participants in government training to be women, and
- 25% of managerial positions in project management and implementation units to be held by women.

The plan also included a commitment to consulting women separately from men on technologies, provision of services for various project components, and social and infrastructure priorities. (In case of major differences in women and men's views on these matters, project facilitators were to take an active role in ensuring women's opinions and decisions were reflected in project implementation.) The target for project managerial positions and a commitment to implementing the project gender action plan were part of the loan covenants.

More details on the implementation experience are provided in the case study on the project, which concluded that the gender action plan targets had been met or exceeded.<sup>17</sup> Several lessons for further projects are set out in Box W2.

## Enhancing Gender Mainstreaming in Water and Sanitation Initiatives: Challenges and Opportunities

Water and sanitation has been an important component in regional development in the Maldives. There are clear opportunities to address gender equality concerns in the sector through both project support and

<sup>16</sup> ADB. 2005. *Report and Recommendation of the President to the Board of Directors: Proposed Loan to the Republic of the Maldives for the Regional Development Project, Phase II—Environmental Infrastructure and Management*. Manila.

<sup>17</sup> ADB. 2010. *Gender Equality Results Case Studies: Maldives*. Also see report of the national nongovernment organization that was contracted to implement the mobilization and awareness activities. Live & Learn. 2011. *Final Report on Community Mobilization and Environmental Awareness Component of RDP II*. Malé.

### Box W2: Lessons from the Regional Development Project, Phase II, for Strengthening Gender Equality Results

A case study on the project identified several lessons useful to other ADB projects:

- The findings of the project's gender analysis and social assessment were an important contribution toward understanding gender dynamics within community, and environmental management, and economic activities. The analysis alerted the new local government officers to the importance of tracking key issues for women and of addressing constraints that women face in taking up economic development opportunities.
- The commitment by project partners and core team members to gender mainstreaming contributed to achieving results for women as well as men.
- Women were able to identify constraints to starting economic activities associated with improved environmental management. Future economic development activities can build on this experience to ensure that follow-up support to basic training is provided. For women to benefit from the broader development opportunities that could arise with new environmental management approaches (such as compost preparation and sale), awareness and behavior change initiatives should be built into project design.
- To strengthen gender results, additional indicators may need to be included in project design and monitoring frameworks to identify whether women are benefiting equitably; for example, indicators to identify the extent to which women and men are able to seize and sustain economic opportunities associated with community mobilization and awareness on environmental management issue. Such indicators go beyond participation rates in training to tracking what factors influence whether new skills can be applied.

Source: ADB. 2010. *Gender Equality Results Case Studies: Maldives*. Manila. p. 10.

through policy dialogue in the areas outlined below. Some further points are raised in the suggestions about entry points in Box W3 at the end of this chapter.

#### ► ***Applying lessons learned from both phases of the Regional Development Project to future water and sanitation projects***

Notwithstanding the earlier mentioned constraints, there were mechanisms employed by both RDP phases that supported the achievement of gender equality results and could usefully be considered in future water and sanitation initiatives:

- setting clear gender equality targets at the project design stage—these targets were described in detail in the project gender action plan;
- including community mobilization as an integral component of the project to ensure community ownership of and responsibility for infrastructure inputs—community mobilization became an avenue for educating communities on water and sanitation issues and how they impact household efficiency and health, community harmony and well-being, and the environment;

- designating a gender equality specialist on the project management unit team—the work of the gender equality specialist contributed to the understanding of gender roles in water and sanitation and how inadequate water supply and sanitation infrastructure and systems impact women's health and livelihoods. The information derived from such gender analysis was useful in improving the community mobilization approaches by the local NGO and in assessing community ownership of environmental management approaches taught by community facilitators; and
- contracting a local entity (such as an NGO) with strong community mobilization and gender sensitization and advocacy skills to implement the environmental awareness and monitoring program—Live & Learn demonstrated significant capacity in implementing this project component. Live & Learn approaches provide a model for effective community mobilization that contributes to achievement of more gender-equitable ownership, use, and maintenance of water and sanitation infrastructure and systems; increased awareness of environment issues and responsibility

for environmental management; and improved livelihood opportunities for women.

Another lesson learned is the importance of making gender equality a responsibility of everyone in the project management unit.

► ***Extending the reach of regional development programs to more islands***

Regional disparities remain a major deterrent to economic and human development in the Maldives. While the islands reached by both RDP phases have benefited from improved water and sanitation infrastructure and systems, among others, there are many more poor islands needing this investment.

► ***Investment in livelihoods***

Future projects in this sector could also increase investments in income-generating or livelihood projects that communities, especially women, may want to pursue as their environmental awareness increases and improved infrastructure facilitates implementation of such projects. Experience in the second phase of the RDP showed that training on water and sanitation infrastructure use and maintenance becomes more attractive to communities when it is accompanied by opportunities for livelihoods.

Men and women have different roles and needs with regard to water and sanitation and environmental management, in general. An imbalance between women and men participating in community-based development leads to less commitment to sustaining investments in this sector. A waste management center was built immediately following the tsunami (but not as part of the RDP) without any consultation due to the disaster conditions. This waste management center is far from the village and, as no suitable transport means is yet available, it is not used by the community, an outcome that may have been avoided if there had been

opportunities to consult the community members most likely to use the center.<sup>18</sup>

In short, the end users—women and men—must be consulted in the planning of projects on water and sanitation to emphasize their needs. Men and women could potentially decide jointly on the type of water and sanitation systems that are most suitable to their households, enterprises, and the community, and discuss what they are willing to pay for and how much. At the very least, women should be involved in the selection of waste disposal sites in the island and the location of water tanks and septic tanks in the households they are tasked to manage.

► ***Capacity building at the local and national levels***

For gender equality issues on water and sanitation to be addressed at island and atoll levels, it is necessary to enhance the awareness on gender issues in water and sanitation of all actors in the local government architecture and the Environmental Protection Agency, and to build institutional capacity on gender mainstreaming in this sector. Building the capacity of the women's development committees in the islands and atolls on gender advocacy would be a strategic entry point for gender equality and for addressing women's specific concerns on water and sanitation.

<sup>18</sup> ADB. 2010. *Gender Equality Results Case Studies: Maldives*. Manila.



<b>Box W3: Entry Points for Gender Mainstreaming in Water and Sanitation Initiatives</b>		
<b>Areas of current and possible programming</b>	<b>Possible gender equality outcomes (changes that reduce gender gaps or otherwise benefit women)</b>	<b>Examples of questions to consider in project identification and design analyses and in formulating expected results and gender action plans</b>
Water and sanitation policy and planning	<ul style="list-style-type: none"> <li>• Meaningful representation of women and gender equality concerns in all stakeholder consultations in water and sanitation policy making and development planning</li> <li>• Policies that are responsive to the needs of women (as well as men)</li> </ul>	<ul style="list-style-type: none"> <li>• To what extent are key issues for women, such as affordability, part of policy research and discussions?</li> <li>• Are women (in communities and the women’s development committees) adequately represented in water and sanitation sector stakeholder consultations?</li> <li>• Are there opportunities to support greater participation by women at professional, technical, and decision-making levels?</li> <li>• Are gender quality issues addressed in policy making and planning (at national and local levels) in this sector?</li> <li>• Has a feedback loop been committed to in which stakeholders can provide information about how policies and plans benefited them?</li> </ul>
Water and sanitation infrastructure development	<ul style="list-style-type: none"> <li>• More women-friendly designs and location</li> <li>• Reduced time burden and improved health for women</li> <li>• Increased opportunities for livelihoods</li> </ul>	<ul style="list-style-type: none"> <li>• Are women’s preferences in type, design, and location of water and sanitation infrastructure taken into account?</li> <li>• Is there a livelihood component for affected communities?</li> </ul>
Employment in the water and sanitation sector	<ul style="list-style-type: none"> <li>• Increased female enrollment in the engineering and technology fields</li> <li>• More equitable employment opportunities in the water and sanitation sector (government and private sector)</li> </ul>	<ul style="list-style-type: none"> <li>• Have there been initiatives to encourage young women to take up engineering and technology education?</li> <li>• Are there mechanisms to encourage the public and private sectors to ensure equal opportunities for employment and career advancement in the sector?</li> </ul>
Capacity building of water and sanitation sector institutions (at national and local levels)	<ul style="list-style-type: none"> <li>• Increased capacity of public and private sector institutions in addressing gender-differentiated needs with regard to water and sanitation</li> <li>• Increased capacity of women’s development committees to provide advice to local councils on water and sanitation issues</li> </ul>	<ul style="list-style-type: none"> <li>• Are staff of public and private institutions in the sector equipped with knowledge and skills to address gender concerns in water and sanitation policy and planning and to monitor implementation of such policies and plans?</li> <li>• Is gender analysis undertaken to better understand the uses and needs of women and men with regard to water, and their roles in water supply and sanitation maintenance?</li> <li>• Is sufficient budget allocated to monitor gender impacts of water and sanitation policies and services?</li> <li>• Are local councils aware of gender issues in water and sanitation and equipped to enforce policies and compel service providers for gender-equitable services?</li> </ul>



## Maldives: Gender Equality Diagnostic of Selected Sectors

For the past decade, the Maldives has experienced economic growth, mostly driven by tourism. As an archipelago comprised of small islands, the land area is limited and the resource base narrow, with low potential for agriculture and other industries and high vulnerability to climate change. Its small population is dispersed and fragmented, making delivery of services costly and difficult. With resources and services concentrated in the capital city of Malé, the atolls are underdeveloped. Progress has been notable in eradicating extreme poverty and hunger, achieving universal primary education, improving maternal health, and reducing child mortality. However, challenges remain in gender equality and women's empowerment (with low female-to-male ratio in tertiary qualifications), limited share of female employment, and low participation of women in political development and decision making. This publication intends to support the Government of the Maldives in its attempt to tackle persisting gender inequalities and gaps through a multisector approach across policies, programs, and projects. It provides insights into gender issues in energy; fisheries; micro, small, and medium enterprises; transport; tourism; and water and sanitation and suggestions for strengthening gender mainstreaming in project design, implementation, and monitoring.

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