



Food and Agriculture
Organization of the
United Nations



COUNTRY GENDER ASSESSMENT

OF AGRICULTURE AND THE RURAL SECTOR IN --- MALDIVES

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THE RURAL SECTOR IN

MALDIVES

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The Maldives Country Gender Assessment of Agriculture and the Rural Sector (CGA-ARS, or CGA) report was prepared to inform the country-level planning of the Food and Agriculture Organization of the United Nations (FAO), in line with the national development priorities of Maldives and FAO's corporate Country Programme Framework (CPF) guidelines¹ and as mandated by FAO's Policy on Gender Equality. The objective of the report is to highlight existing gender inequalities in agriculture and the rural sector in Maldives.

The CGA was commissioned by FAO Sri Lanka under the overall supervision of Nina Brandstrup, FAO Representative for Sri Lanka and Maldives. The report was drafted by Aminath Latheefa, National Consultant, under the direct guidance and with close engagement of Shafia Aminath, FAO National Correspondent in Maldives. The technical review was carried out by Tina Jayaratnam, Liaison Officer and Gender Focal Point of FAO Sri Lanka and Clara Mi Young Park, Regional Gender Officer, with Bettina Gatt of the FAO Regional Office for Asia and the Pacific.

This comprehensive gender analysis of the agriculture and rural sectors was made possible thanks to the cooperation and response of the Ministry of Fisheries and Agriculture in Maldives, state service providers, non-governmental and civil society organizations, and farmers who shared their experiences and provided valuable input on gender dynamics in the fisheries and agriculture sectors.

¹ See FAO's *Guide to the Formulation of Country Programming Framework*, page 49.

Acronyms and abbreviations

ADB	Asian Development Bank
CEDAW	Convention on the Elimination of All Forms of Discrimination Against Women
CEEW	Council for Economic Empowerment of Women
CGA	Country Gender Assessment
CPF	Country Programme Framework
CRW	Census Reference Week
CSO	civil society organization
DNP	Department of National Planning
FAO	Food and Agriculture Organization of the United Nations
FDC	farmers development cooperative
FHH	female-headed household
GFP	Gender Focal Points
GDP	gross domestic product
HIES	Household Income and Expenditure Survey
IFAD	International Fund for Agricultural Development
KII	key informant interviews
LECREd	Low Emission Carbon Resilient Development
MMR	maternal mortality ratio
MDG	Millennium Development Goal
MED	Ministry of Economic Development
MGF	Ministry of Gender and Family
MLSA	Maldives Land Survey Authority
MNU	Maldives National University
MoFA	Ministry of Fisheries and Agriculture
MoH	Ministry of Health
MoT	Ministry of Tourism
MVR	Maldivian rufiyaa
NBS	National Bureau of Statistics
NBSAP	National Biodiversity Strategy and Action Plan
NGO	non-governmental organization
SAP	Strategic Action Plan
SDGs	Sustainable Development Goals
ToT	training of trainers
WB	World Bank
WDC	Women's Development Committee
UN	United Nations
UNDAF	United Nations Development Assistance Framework
UNFCCC	United Nations Framework Convention on Climate Change
USD	United States dollar

Executive summary

This Maldives Country Gender Assessment of Agriculture and the Rural Sector (CGA-ARS, or CGA) provides evidence of gender inequalities in the agriculture and rural sectors of Maldives, highlighting rural women's needs, challenges and priorities. It also analyses country-level achievements, and shortfalls in closing existing gaps towards the pursuit of gender equality. The report provides information to the Government of Maldives on the current situation and guidance to decision makers on how rural development and investment initiatives may affect gender roles and relations, positively and/or negatively. It also provides data on facilitating women's empowerment and their access to resources and opportunities.

The Maldivian population is young, with about 53 percent of people being below the age of 20 years. The sex ratio currently stands at 969 females per 1 000 males. Besides Malé, only six out of a total of 1 192 islands have a population of 3 000 or more. Almost 71 percent of all inhabited islands have populations of fewer than 1 000 people (NBS, 2014b). Substantial population movement from the atolls to the Malé capital area took place during the period between 2003 and 2010. Due to uneven economic development in the rural and urban sectors, migration trends from the atolls to the capital deplete the human capital of the atolls (World Bank, 2016). The geographic and physical structure of the country exacerbates gender inequalities and prevents women from pursuing education and careers, as caring for children and elderly people living on rural islands takes precedence over prospects for education and employment opportunities elsewhere.

The significant socio-economic and gender inequalities faced by women are the result of sociocultural norms and structural constraints, exacerbated by various current trends affecting the rural sector and society more broadly. This CGA identifies a number of interrelated reasons for these inequalities. Outmigration from rural areas, due to a lack of quality services and opportunities for employment, is negatively impacting the development of the rural agriculture sector and food security. In addition, when men migrate, women are left with additional responsibilities and work burdens and may not be able to participate fully in agriculture or other

livelihood activities. Migration patterns also increase the dependency of women on remittances and contribute to high rates of family breakups as partners live separately for long time periods, resulting in a trend of increasing female-headed households (FHHs).

The absence of necessary public services in education especially for higher education and vocational certification, in the rural areas means that women lack the skills to own and operate businesses and make lucrative earnings. Therefore, women are confined to a narrow range of sectors for their livelihoods, such as casual agricultural labour, fish processing, food preparation and small-scale home-based work.

Although data from the Ministry of Fisheries and Agriculture (MoFA) reveals that women take part in short training programmes carried out on the islands, they lack the additional support of extension services. MoFA does not have a comprehensive agriculture extension service; therefore, farmers, both women and men, tend to lack adequate knowledge to sustain agricultural activities in the face of multiple agronomic challenges, including pest and disease management. Importantly, the emerging effects of climate change are impacting natural resource-based livelihood activities.

The available data and field visits highlight that ownership of land and assets by women is inadequate, both at the household level and in relation to agricultural activities. Women depend on their partners to obtain land and assets, although savings of both partners are often used to build homes and establish farms. There is no regulatory system to ensure that women have access to land and other productive assets after a divorce or separation.

Data indicates that while women have access to credit facilities through small and medium enterprise development programmes, the management of such credit facilities tends to be the responsibility of men. Mismanagement of funds by the men has often resulted in women getting into trouble with the authorities. To improve the lives of women and families, there is a need to establish a better system to monitor the use and management of loans and other financial transactions, guaranteeing not only women's access to, but also management of, credit.



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Despite established policies and governance mechanisms that stipulate gender equality, entrenched cultural practices, disintegrating family structures and a lack of adequate safety nets for female breadwinners continue to widen gender gaps in Maldives. The income disparity between men and women for the same or similar jobs is significantly high.

Although the importance of gender equality in the agriculture sector is recognized in policy formulation, its prioritization at the implementation level and efforts to fill the existing gender gaps are not adequate. Gender concerns have not been systematically integrated into agriculture operations and value chain dynamics. As a result, the widening gender and socio-economic gaps are likely to affect the future wellbeing of society, including the food and nutrition security of the rural population.

The gender analysis revealed some progress in advancing gender equality in education, but this has not translated into decent labour opportunities for women. Rural women tend to be involved in small-scale manufacturing that is mainly home-based and informal, but they are mainly absent in high-income-generating sectors. In such cases, it is recommended to consider women's needs and support women in diversifying and increasing their engagement in productive economic activity, including improved access to financing and investment, technology, infrastructure, training and diverse markets. Rural women's entrepreneurship should be encouraged and facilitated and opportunities for their enterprises, cooperatives and self-help groups expanded to address the increasing marginalization of women in a poor income-earning environment.



The assessment of the institutional policies in agriculture found that the agriculture sector has no formal policy document, which represents a fundamental barrier to gender mainstreaming at the policy level. Therefore, a main recommendation is the formulation of sector-specific policies that address pertinent gender gaps, as well as the mainstreaming of gender equality within existing policies.

Accountability mechanisms are practically non-existent, and despite the planning and commitments on paper to gender equality and women's development, there are a number of implementation gaps. There is a need for specific sex-disaggregated and gender quantitative data on

agriculture and fisheries. Data is also needed on women's representation in political affairs and on the role of women as contributing family workers. Measures should be taken to mitigate the risks and effects of severe weather and climate hazards on Maldives, particularly for women engaged in agricultural production and processing.

The findings of the CGA underscore the importance of building upon effective strategies, programming and implementation in order to translate policies into action at the ground level, to mainstream gender in all ministries, to pursue a multistakeholder approach and to link already established gender mechanisms.

Glossary

Empowerment: in its broadest sense, empowerment is the expansion of freedom of choice and action. It means increasing one's authority and control over the resources and decisions that affect one's life. As people exercise real choice, they gain increased control over their lives. Poor people's choices are extremely limited, both by their lack of assets and by their powerlessness to negotiate better terms for themselves with a range of institutions, both formal and informal.

Gender: socially constructed attributes, roles, activities, responsibilities and needs connected to being men (masculine) and women (feminine) in a given society at a given time, and connected to being a member of a specific community within that society.

Gender awareness: understanding of the socially determined differences between women and men based on learned behaviour, which affects their ability to access and control resources.

Gender equality: the state in which women and men enjoy equal rights, opportunities and entitlements in civil and political life. Gender equality does not imply that women and men are the same, but that they have equal value, rights and opportunities, and should be accorded equal treatment. Gender equality implies that the interests, needs and priorities of both women and men are taken into consideration, recognizing the diversity of different groups of women and men. Gender equality is not a women's issue alone and should concern and fully engage men as well as women. Equality between women and men is seen both as a human rights issue and as a precondition for, and indicator of, sustainable people-centred development.

Gender equity: fairness of treatment for women and men in terms of rights, benefits, obligations and opportunities.

Gender mainstreaming: the process of assessing the implications for women and men of any planned action, including legislation, policies or programmes, in all areas and at all levels.

Gender roles: social and behavioural norms, which, within a specific culture, are widely considered to be socially appropriate for individuals of a specific sex. These often determine the traditional responsibilities and tasks assigned to women, men, girls and boys. Gender-specific roles are often conditioned by household structure and access to resources.

Sex: the biological characteristics distinguishing men and women.

1

INTRODUCTION



1.1 Background

Maldives is the smallest country in Asia by size and population and is well known around the globe as a high-end tourist destination. Tourism is the main engine of growth, and has thrust the country into middle-income status. Prior to the introduction of tourism in 1972, the lifeline of the island nation was fisheries, followed by crop cultivation. Revitalization of fisheries and agriculture is important for the Government of Maldives, as these still play a vital role in the country's economy, providing employment, especially for youth (53 percent of the population is below 20 years of age, 49 percent of whom are women).

Maldivian society is in a state of rapid change. This has repercussions on gender roles and on relations in urban and rural areas, with gender inequalities contributing to low agricultural productivity and food and nutrition insecurity. Hence, at the request from the Government of Maldives, this CGA was conducted in January and February 2018 under the FAO Technical Cooperation Programme and as a contribution to the FAO Policy on Gender Equality.

FAO recognizes the centrality of gender equality to its mandate to achieve food security for all by raising levels of nutrition, improving agricultural productivity and natural resource management, and improving the lives of rural populations. The FAO Policy on Gender Equality, adopted in 2012, aims to advance equality of voice, agency and access to resources and services between women and men in sustainable agricultural production and rural development. This CGA is part of the efforts undertaken by FAO to effectively implement its Policy on Gender Equality in sustainable and inclusive agricultural and rural development in member countries.

The main objectives of this CGA are to provide up-to-date information on the status of rural women and to raise awareness on gender issues in both agriculture development and food security in Maldives. Furthermore, it aims to provide information for evidence-based planning to promote gender equality in the agriculture sector. The study has sought to:

- Identify gaps, challenges and opportunities in access to critical agriculture and rural resources, knowledge, opportunities and markets;

- Assess progress made towards women's empowerment and gender equality in the agriculture sector;
- Examine the links between gender equality, women's empowerment, food security and agricultural growth; and
- Provide recommendations and guidance to promote gender-sensitivity in future programming and projects, as well as to identify possible partners for gender-related activities.

1.2 Methodology and scope

The methodology for the CGA followed guidelines provided by FAO. This included a desk review of key literature combined with a field visit to one of the main agricultural atolls in Maldives, the Gan and Fonadhoo islands of the Laamu Atoll, conducted from 27–29 February 2018.

During the field visit, information gathering took place through interviews with a number of stakeholders, including farmers, fish processors, women who prepare processed foods and members of non-governmental organizations (NGOs) and island councils. The list of people interviewed is given in Annex 1.

The document review included policy frameworks, national programmes, strategies, statistics, guidelines, academic studies and country reports. Meetings with government ministries, academic institutions and other agencies supplemented this review.

Important statistical data for this report was sourced from the 2014 Census database of the National Bureau of Statistics (NBS). This included review of six thematic papers published by NBS, which are: Population and Households; Nuptiality and Fertility; Education; Employment; Migration; and Housing and Household Characteristics. The Census data was complemented with data from the Ministry of Health (MoH), Ministry of Tourism (MoT) and the Ministry of Fisheries and Agriculture (MoFA). Additional information for the report was gathered at the central level through key informant interviews (KIIs) with staff from national ministries, departments and agencies (also listed in Annex 1).



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1.3 FAO's work in Maldives

Maldives became a member of FAO in 1971. Since then, FAO has been committed to supporting the Government of Maldives in implementing its vision for development, including, most recently, the Sustainable Development Goals (SDGs) through promoting climate-resilient agriculture and rural development. In line with this mandate, FAO developed the Country Programming Framework (CPF) 2013–2017 and revised the document for the period 2018–2020 to focus on the emerging needs of the country. In this context and in line with the United Nations Development Assistance Framework, FAO assists Maldives with the provision of essential technical assistance and capacity development around the following output areas:

1. Food production to contribute to shared prosperity and household wellbeing;
2. Rural livelihoods to be more resilient to climate change and for the environment and natural resources to be more sustainably managed; and
3. Increase in capacity of concerned stakeholders to collect, analyse and utilise data and information.

1.4 Outline of the report

The report starts by providing the country context of Maldives with information on demography, the economy and labour force, food security and nutrition, women's health indicators and other social dimensions relevant to gender equality. It then assesses the governance framework by looking into institutional, policy and regulatory aspects through a gender perspective. In the following sections, the report reviews the situation of gender equality along economic and social dimensions, focusing on the rural sector and women's roles, opportunities and challenges in this sector. The report concludes with charting a way forward to confront the challenges and promote the opportunities for women in agriculture and fisheries in Maldives, and outline some avenues to resolve the obstacles identified.

2

MALDIVES COUNTRY CONTEXT



2.1 Physical characteristics and administration

Maldives is an archipelago in the equatorial Indian Ocean formed by a chain of 1 192 small and low-lying coral islands, with a mean elevation of 1.6 meters above sea level. The country is set in a total area of 90 000 km², and is approximately 820 km long and 130 km wide at its widest point. India and Sri Lanka are Maldives' nearest neighbours, lying at a distance of about 600 km and 670 km, respectively.

The islands form 26 natural atolls (derived from *atolu*, a Dhivehi word meaning "a natural group of coral islands"), administratively grouped into 20 atolls, with Malé designated as the capital of the Republic of Maldives. The country has a history of land reclamation for the creation of new islands for economic development and to address rapid urbanization.

Of the 1 192 islands, only 194 are inhabited, with 71 percent having populations of 1 000 or fewer and a land area of less than 50 hectares. The uninhabited islands are used for conservation purposes and economic development including tourist resorts, long leases for agricultural purposes and fisheries.

The first written constitution of Maldives was codified in 1932, and the first republic declared in 1953. However, this was dissolved a year later and a sultanate was re-established. The second republic was declared with the end of the British presence in 1965, and that same year, the Republic of the Maldives joined the United Nations as an independent state. Since then, the country has been governed by a presidential system, although a democratic constitution calling for decentralized governance was adopted in 2008. The legal system in Maldives is based on Islamic law and English common law.

2.2 Population and demography

Culturally, the population is relatively homogenous, with a 100 percent Muslim population. The total number of resident Maldivians in 2018 was 366 176, comprised of 186 857 men (51 percent) and 179 319 women (49 percent) (UNFPA, 2018). The population growth rate from 2006 to 2014 was 1.65 percent (NBS, 2014b).

The 2014 Census indicated that the number of children under the age of 15 years made up 28 percent of the Maldivian population, while the number of young people under 25 years was 40 percent. The Household and Income Survey, Statistical Release 1 (NBS, 2018a) indicates that 28.5 percent of the resident population are expatriates, predominantly male (132 806 men and 13 055 women).

The overall sex ratio in Maldives is 103 men for every 100 women. In 2014, female life expectancy was 74.8 years, somewhat higher than that of male life expectancy (73.1), with a small gap of 1.7 years for women over men. Maternal mortality has dropped over time (MoH, 2014).

The population continues to be concentrated in the capital city Malé. According to the 2014 Census, the capital hosts 38 percent of the total population. Besides Malé, only six islands have a population of 3 000 or more. The period between 2003 and 2010 saw substantial population movement from the atolls to the Malé capital area (World Bank, 2016), largely due to the uneven economic development in the rural sectors.

In the North Central region of Maldives, the population remained stable with around 24 percent of the total population. All other regions experienced a reduction in their share of the population, particularly the Central region and the Northern region.

Recent governments have been strong proponents of population consolidation, emphasising economies of scale in the provision of services and infrastructure for populous areas. However, the opportunity costs of concentrating development in the greater Malé area have included not only steady underdevelopment of the atolls, but also significant problems associated with congestion and overcrowding, leading to increased urban poverty (Shafeega and Shakir, 2016).

As part of the data gathering for the CGA, the islands of Gan and Fonadhoo in the Laamu Atoll were visited. In the Laamu Atoll, according to MoFA (personal communication), of the registered farmers, which includes those involved in agricultural activities such as coconut collection and home gardening, 876 of the residents are women and 825 are men.

Gan island, with a land area of 663 hectares, is the largest island in the country and has a resident population of 3 080. The population density of the island is 4.6 people per hectare. Farming is a major income earning activity for the people of Gan, and, according to MoFA, in 2013 Gan island farmers produced 167 006 kg of fruits and vegetables, adding 3.02 million MVR² to the local economy. To a lesser extent, fishing and fish processing are also income-earning activities in the island.

Fonadhoo, the capital island of the Laamu Atoll, has as land area of 162.6 hectares and is located 260 km away from Malé. The island is home to a total resident population of 2 266, and has a population density of 13.9 people per hectare. Agricultural practices on the island produced 49 700 kg of fruits and vegetables, earning around 769 775 million MVR during 2013.

2.3 Economy

Maldives is an upper-middle-income country with a GDP per capita of USD 8 601 as of 2016, one of the highest in South Asia. However, with democracy still at a nascent stage, political developments in Maldives have so far been turbulent. Political strife and discord have been rampant amongst various political parties and groups, while the broader population has experienced fractionalization along political and ideological lines.

Tourism and fisheries form the backbone of the Maldivian economy. The tourism sector accounts for over 28 percent of the country's GDP and generates more than 60 percent of foreign trade receipts and over 90 percent of government tax revenues. After tourism, fisheries form the second most important sector, and marine life is the country's primary resource base. Maldives is one of the top tuna-producing countries globally, this is done primarily through sustainable techniques such as pole and line fishing. Tuna production comprises 90 percent of the country's exports.

The agriculture sector in Maldives is comprised of crop cultivation (horticultural crops), fisheries and, more recently, aquaculture. Forestry is minimal, consisting of littoral forest areas and mangrove wetlands on a few islands. In 2014, primary activities related to the fisheries sector contributed 4 percent of the GDP, while fish processing (secondary sector) contributed a further 3 percent. Nonetheless, agriculture's contribution to GDP in absolute numbers has remained relatively constant over the years. The share of the crop, poultry and livestock sector has always been low and stagnant. A major issue is lack of reliable data on this sector, hindering evidence-based planning. Maldives has never conducted an agricultural census, even though agriculture is still a principal occupation and a source of livelihood for a large number of people. The government's policy of leasing islands for 21 years for agriculture development in late 2000s has created interest from the private sector which has invested in commercial agriculture. During discussions with MoFA officials, it was stated that, to date, 53 islands with an approximate land extension of 1 380 hectares have been leased to the private sector for commercial agriculture and fisheries operations, although less than a tenth of this land area is being effectively utilized.

Maldives imports over 90 percent of its food supplies.³ Fish is the only food source for which the country is self-sufficient. Tuna and other types of reef fish are consumed daily, placing the country amongst the highest per capita fish consumers in the world.

Commercial agriculture is mainly practiced by men and is dominated by high-value crops such as banana, papaya, chili, cucumber and pumpkin, mostly targeted to the resort market. Meanwhile, women largely practice subsistence agriculture, which is the main livelihood for rural agriculture-dependent populations. Subsistence agriculture, both in home gardens and to a limited extent, in plots outside of the home area, provides a variety of produce ranging from traditional starchy crops to fruits and vegetables, as well as being a source of vital

² Maldivian rufiyaa, Maldives currency code; 1 USD = 15.45 MVR

³ Based upon data from the Food Balance Sheet for Maldives, 2017 (unpublished document by FAO).

non-food items such as timber and cordages. Home gardens play a vital role in rural livelihoods, food security and income generation. They are predominantly used for perennial crops such as coconut, breadfruit, mango, guava, bilimbi, water apple, Malay apple, stone apple, banana, papaya, betel leaf and curry leaf, as well as root crops such as taro on certain islands, especially those in the South with low-lying swampy areas.

The Maldives Land Survey Authority (MLSA) allocates farmland in the rural areas, whereas management of the land is the responsibility of the island council of a given island. The main challenges to agriculture in Maldives are the negative impacts of climate change. As a low-lying small island state, Maldives is extremely vulnerable to environmental threats and risks, and has therefore been declared one of the most vulnerable countries in the world to climate change and sea-level rise (UNFCCC, 2005).

2.4 Poverty and inequality

Poverty indicators for Maldives show a decline in income inequality and an overall improvement in the living standard of the population, mainly attributed to the booming tourism industry. Inequality, as measured by the Gini coefficient, declined from 0.41 in 2003 to 0.37 in 2010. Poverty, based on the Millennium Development Goal (MDG) indicator of the percentage of the population living on less than USD 1 per day, declined from 9 percent in 2003 to 8 percent in 2010 (Shafeega and Shakir, 2016).

Despite these achievements, inequities persist, with rising poverty incidence in the capital due to the steady flow of migrants from the atolls to Malé in search of jobs and basic services (May 2016; NBS, 2018b). There are considerable socio-economic and sociocultural divides between urban and rural populations, as well as by gender and age group (Shafeega and Shakir, 2016).

A high rate of divorce combined with limited employment opportunities for women in the Maldives gives rise to additional poverty for women as single parents in FHHs. Women in such positions are more susceptible to health risks due to the stress of the multiple burdens placed upon them, as breadwinners, and caretakers who are responsible for all domestic chores. In poorer households,

where overcrowding results from more people living in less space, the health of women is placed at even greater risk (Shafeega and Shakir, 2016).

Women continue to be discriminated against in health care and in the labour market. This is illustrated by the Gender Inequality Index (GII), which reflects a disadvantage in three dimensions – reproductive health, empowerment and the labour market. In addition, Maldivian women experience specific reproductive health issues, with access to sexual and reproductive health services being limited. In many cases they also face domestic violence (May, 2016).

2.5 Food and nutrition security

Fisheries and agriculture remain the prominent livelihoods of rural populations and play a crucial role in food and nutrition security. According to the 2014 Census Quick Guide by NBS, the total of the Maldivian labour force in the atolls is 90 785, and it is estimated that over 13 percent are employed in the fisheries or agriculture-related primary industries. This provides inhabitants with protein from fish, carbohydrates from traditional starchy crops such as taro, breadfruit and sweet potato, and fresh fruits and vegetables to supplement rural diets with vitamins and minerals. Nevertheless, as mentioned above, the contribution of fisheries and agriculture to the GDP is low, and data collection and analysis to support the growth of these sectors has been lagging. For instance, data collection has been largely limited to the market landings in the capital Malé for 2–3 hours daily (FAO, 2017). That is, collection officers visit the boats anchored in the Malé harbour and, on an ad hoc basis, collect information from the middlemen on what products are being brought in.

Maldives fulfils the bulk of its food and nutrition security through imports, and it is estimated that about 20 percent of total imports are for food items. In 2014, the total value of food items imported was USD 407.6 million, of which agricultural imports (including staple foods, such as rice, flour and sugar; and vegetables, root crops, fruits, nuts and seeds, dairy and eggs) accounted for USD 188.3 million (Ministry of Economic Development, 2015). Food imports are required to meet domestic food demands of the Maldivian people, as well as being essential in supplying the tourism industry.

Food trade, storage and distribution play a critical role in the access and availability dimensions of food security. With the ocean constituting 99 percent of the Maldives' territorial area, and with distantly located small island populations scattered across the country, marine transport is the most important mode of travel. Due to the geographic dispersion of the islands, large stocks of food items and other consumer durables, along with fuel and other necessary raw materials, have to be transported from Malé to the rural areas of other islands. Food distribution from the greater Malé area to the islands is undertaken primarily by cargo boats and to a lesser extent by air. The quantity transported in a single trip is limited and delivery is often unscheduled and unreliable. This means that it is not uncommon for rural populations to experience some form of food shortage, especially for nutritious fresh products such as milk, eggs, vegetables and fruit. Additionally, during the dry season, water shortages on the islands are a common concern. A 2017 survey conducted by FAO in the Laamu Atoll under the Low Emission Carbon Resilient Development (LECRd) project indicated that the respondents experienced occasional food and water shortages each year, with some reporting frequencies of as many as four times a year.

Maldives' food distribution network consists of three main warehouses located in Malé, Haa Alifu Kulhudhufushi and Seenu Hithadhoo, complemented by ten smaller warehousing facilities in Haa Alifu Hoarafushi, Vili-Malé, Hulhu-Malé, Laamu Fonadhoo, Gaafu Dhaalu Thinadhoo, Gaafu Alifu Vilingil, Gnaviyani FuahMulah, Seenu Hulhudhoo, Feydhoo and Maradhoo. While the precise capacity for food storage in these locations is unknown, it is clear that what exists is not adequate for food reserves in times of emergency, as noted by the frequency of shortages, and as stated in an interview with a State Trading Organization representative, Maldives.

Import dependency, limited storage facilities and ad hoc distribution of food pose food insecurity risks, especially with more and more severe natural disaster

events occurring due to climate change. Risks, including natural hazards and financial and political crises (both internally and externally), can affect food transportation and the availability of important goods. The Government of Maldives is working with international agencies and private-sector partners to develop the country's capacity in fisheries and aquaculture, crop cultivation, poultry and animal husbandry. It developed a fisheries policy in 2017 and has formulated an agriculture policy to address gaps in natural resource management. Furthermore, discussions are underway with MoFA on diversifying fisheries and intensifying production of potential crops for self-sufficiency through the introduction of new technology and farming practices.

The Maldives Demographic and Health Survey (MDHS) of 2009 highlighted that malnutrition continues to be a concern in Maldives. According to the survey, 17.3 percent of children under 5 years of age were underweight (weight-for-age). There was also an indication of emerging obesity among children, with 5.9 percent of children under the age of 5 years being overweight. Micronutrient deficiencies are of concern in all age groups and are most prevalent in the North and South Central regions of the country.

Malnutrition among women of reproductive age also continues to be of concern. MDHS findings showed that 8 percent of women aged 15–49 years are too thin, with a body mass index less than 18.5, and 46 percent are overweight or obese. While overweight and obesity prevalence is high, micronutrient deficiencies are also high in this age group. According to a micronutrient survey conducted by the Ministry of Health in 2007, 15.4 percent of women of reproductive age were found to be anaemic to some degree and 15.1 percent are moderately anaemic. Micronutrient deficiencies for women of reproductive age follow the same pattern as in children, with 38 percent being iron deficient, 44 percent vitamin A deficient, 27 percent zinc deficient and 27 percent iodine deficient (Ministry of Health, 2016).

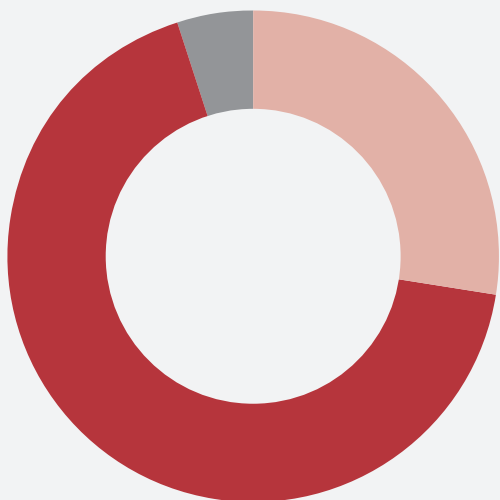
Women in Maldives, 2019

Women population

Projected mid-year population, 2019



- Resident foreigners, 2019 female
- Resident foreigners, 2019 male
- Residential Maldivian, 2019 female
- Residential Maldivian, 2019 male



49%

of the total resident Maldivian population are women

- 28% Girls (below 14 years)
- 68% Working women (15–64 years)
- 5% Elderly women (above 65 years)

Women as household heads

Household income and expenditure survey, 2016

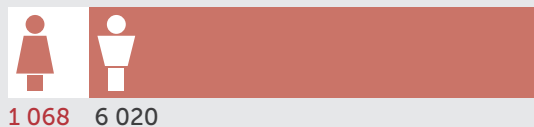
39%

of the total households were headed by a woman

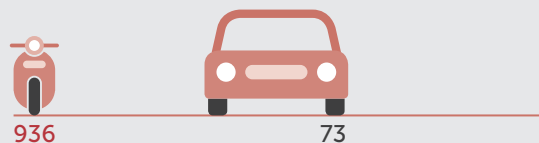
Vehicle ownership

Transport statistics, 2018

Total number of vehicles registered, 2017



Vehicles registered to women, 2017



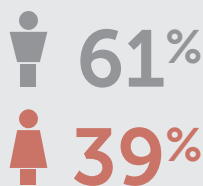
16%

of motorcycles and cars are registered to women

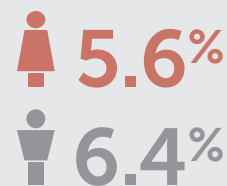
Employment of women

Household income and expenditure survey, 2016

Employment



Unemployment rate



Majority of the women work as employees (69%) and own account workers (26%)

Informal employment



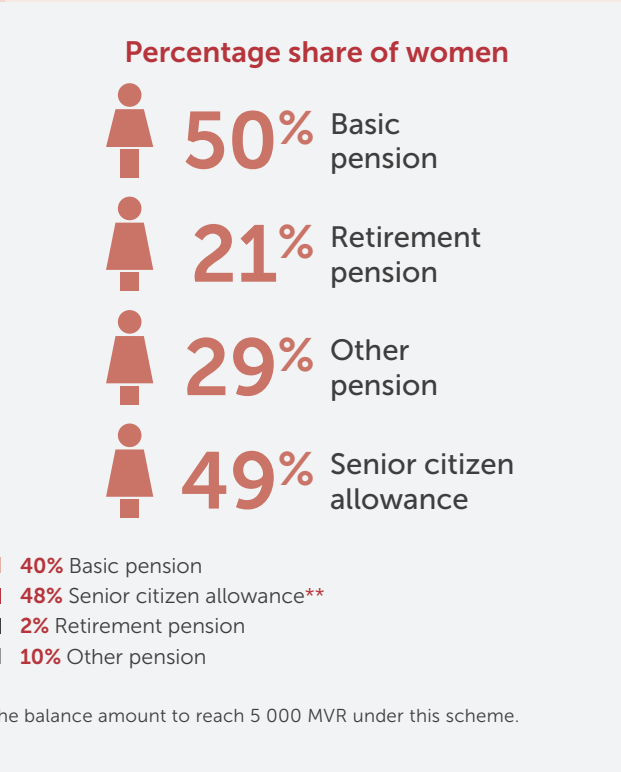
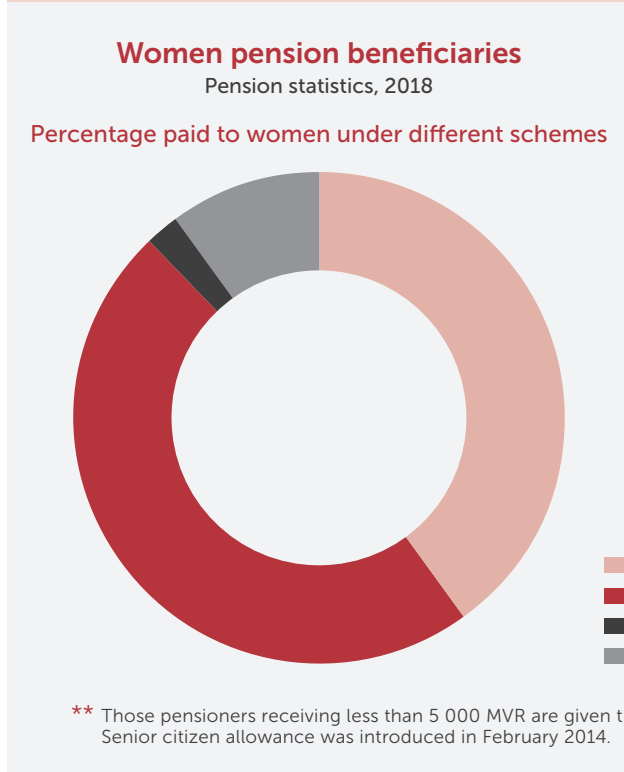
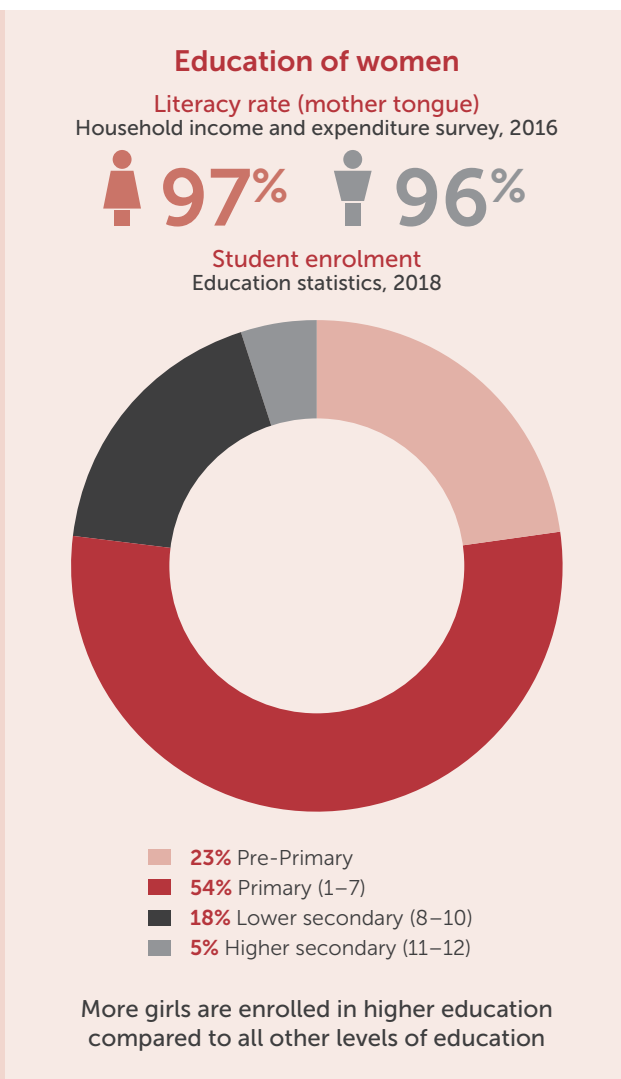
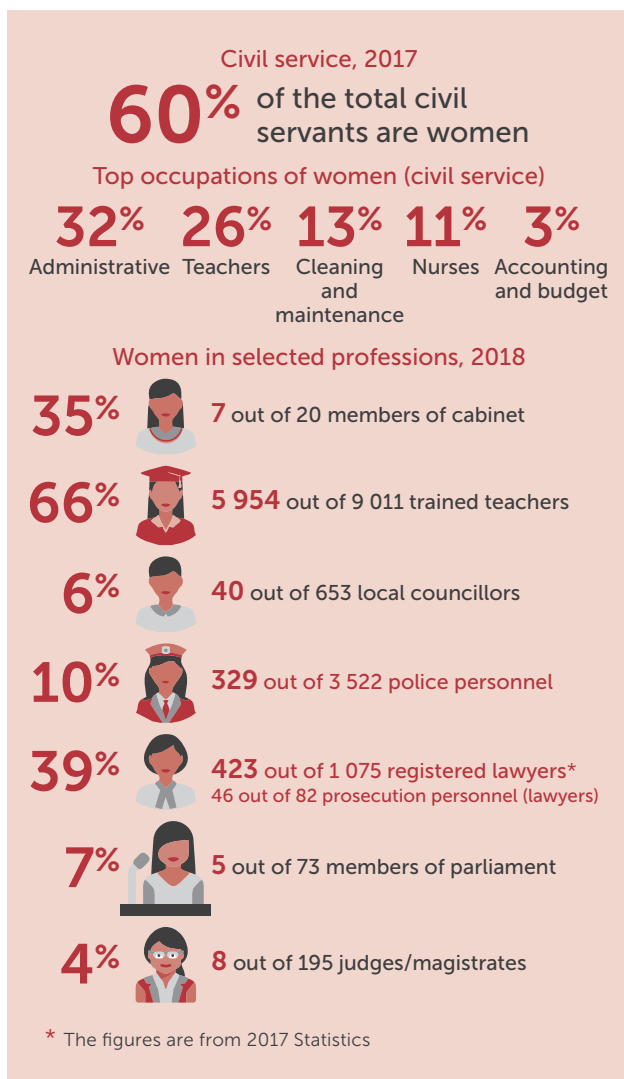
On average, women spent 6 hours per day doing household work while men spent 3 hours doing household work

Labour force participation rate



Own account workers





** Those pensioners receiving less than 5 000 MVR are given the balance amount to reach 5 000 MVR under this scheme. Senior citizen allowance was introduced in February 2014.

Women migrant workers

National bureau of statistics estimates, 2018



9% of the total migrant workers are women and the majority of them are from India, Philippines and Nepal

Major industries and occupation, 2018

36% Tourism
9% Health and social work
8% Other community, social and personal service

Out of the **10 000** migrant women, **16%** are domestic workers

Health of women

Demographic health survey 2016–2017

Age specific fertility

Highest age specific fertility rate is found in the age group 25–29

Teenage motherhood

0% 15–17 years

0.4% 18 years

7% 19 years

Total fertility rate (republic)

2.5% 2009

2.1% 2016–17

Hypertension and diabetes are reported more by women than by men

Hypertension

4.3%

2.3%

Diabetes

3.8%

2.0%

Domestic violence

Domestic violence of ever married women of 15–19 years of age by their current or most recent husband/partner.



One in every four women has experienced some form of violence in Maldives.

Gender Parity Index* (GPI)

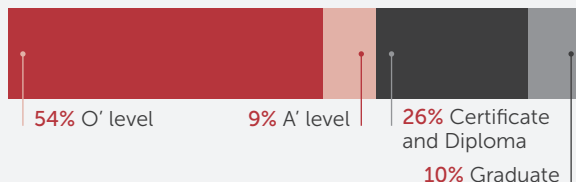
Education statistics 2018

Pre-primary level enrolment **0.93**
 Primary level enrolment **0.95**
 Upper Secondary level enrolment **1.19**
 Lower Secondary level enrolment **0.89**

* GPI equal to one indicates parity between females and males, a value less than one indicates a disparity in favour of boys and a value greater than one indicates a disparity in favour of girls

Educational attainment

Household Income and Expenditure Survey 2016



Highest certificate achieved by female resident population aged 15 and above

Nutrition

40% of women are in the recommended BMI range while, **19%** are reported obese

Source

- Statistical Yearbook of Maldives 2017, 2018
- Household Income and Expenditure Survey 2016–17
- Maldives Population Projections 2014–2054
- Ministry of Health
- Ministry of Education
- Local Government Authority
- Ministry of Transport and Civil Aviation
- Civil Service Commission
- National Social Protection Agency
- Maldives Pension Administration Office
- Maldives Immigration
- Department of Judicial Administration

National Bureau of Statistics
 Ministry of National Planning and Infrastructure
 (www.statisticsmaldives.gov.mv)

2.6 Education and literacy

Educational development in Maldives is characterized by a rapid increase in student enrolment, from 42 598 in 1983 to 87 083 in 2014, and an increase in the number of educational institutions, from 265 in 1983 to 455 in 2014. Access to primary and secondary education is provided by the government across the country, whereas higher secondary and tertiary education is being expanded through government and private-sector involvement (NBS, 2014a).

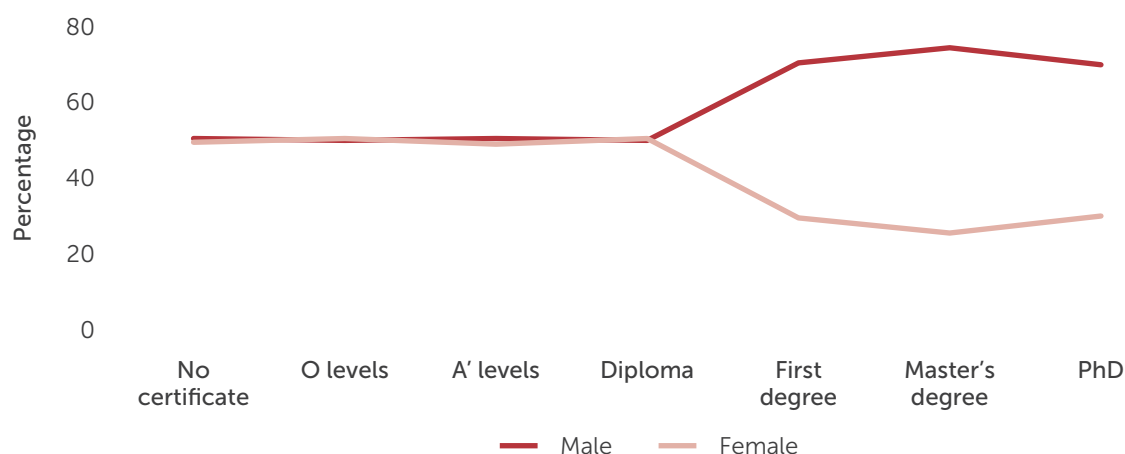
Education, literacy, school attendance and educational certification are vital for women's empowerment, as well as for sustainable development. The 2014 National Census indicates that the overall literacy rate of Maldives is 97.7 percent. Disaggregated data from 2018 indicates that women are slightly more literate (98 percent) than men (97.4 percent) (NBS, 2018).

Among the studying age group (5–29 years, as defined by the 2014 Census), 53.2 percent was reported to be following some mode of education. Within this group, there was no significant gender

disparity, although women took a small lead (51 percent women and 49 percent men). It is important to note that the overall education enrolment patterns in urban and rural areas are somewhat similar (54.3 percent in Malé and 52.5 percent in other atolls combined). However, the statistics when classified by age group demonstrate that the percentages of secondary and tertiary education enrolment in the rural areas are lower than those of urban centres, given that the opportunity for higher education is limited on rural islands.

Although at first glance it appears that there are no gender differences in education in Maldives, gender gaps widen beyond lower secondary school, as shown in Figure 1. Among those enrolled for diplomas, women represent about 50 percent. Beyond diplomas, however, the share of women enrolled in tertiary education and higher-level degree programmes drops significantly to between 20–30 percent. For example, 75 percent of those enrolled in master's programmes are men. Only three out of ten persons enrolled in PhD programmes are women.

Figure 1: Gender differentials in educational enrolment in Maldives



Source: National Bureau of Statistics (NBS). 2014. Population and Housing Census. Statistical Release 3- Education

According to key informants, the most likely reason for this is the lack of institutions and opportunities for higher education on the islands. Parents from smaller islands are less willing to send girls to other islands or to the capital Malé to continue their higher education

compared to boys, and girls from poorer families residing in the islands are at an added disadvantage due to limited finances for higher education in Malé or elsewhere (El-Horr and Pande, 2016).

Rural women have to relocate, most often to the capital, to realize their career goals given the very limited opportunities in rural regions. However, it is extremely difficult to focus on career development without traditional extended family support. With no organized child-care facilities available to replace family support networks, it is a significant challenge for women to simultaneously balance a successful job or career with family care responsibilities. This could be a crucial factor that hinders women from holding senior positions in the government and private sector.

2.7 Other social dimensions

In Maldives, the legal age at which people can get married is 18 years, although before the age of 18, a person can make a request to the marriage registrar, who has the right to permit the marriage after special consideration from the court. According to the National Census 2014, a small percentage of men (0.5 percent) and women (0.7 percent) below

18 years old were married. It is noted that a higher proportion of women (10.5 percent) tend to marry at an early age (between 18–19 years) compared to men (1.6 percent). The majority of men (64.8 percent) and women (80.2 percent) are married by the age of 29. The proportion of girls who are married starts to increase rapidly by 18–19 years and reaches 52 percent by age 24. It is also observed that the number of divorced females that remain single is higher than that of men, indicating that women are less likely to remarry.

According to the National Census 2014, women owned less property (31.3 percent) than men (65.5 percent). The field visit to Laamu Atoll confirmed this trend, as on Gan Island, women own only 23 percent of the homes. An interview with the island councillors highlighted that the councils receive reports of divorced women who, after years of contribution to a marriage, are forced to leave their homes and face insecure conditions. However, the Island Council has no specific policies in place to address this alarming trend.

3

INSTITUTIONAL, POLICY AND LEGAL CONTEXT OF GENDER EQUALITY



3.1 Governance of gender equality

At the global level, Maldives is a signatory to a range of international laws and regulations on gender equality, including the Beijing Platform for Action for Women's Rights of 1995, the Cairo Plan of Action for Reproduction and Sexual Rights of 1994, and the Convention on the Elimination of All Form of Discrimination Against Women (CEDAW) of 1979.

Maldives ranks 106 overall out of the 144 countries in the Gender Gap Index, with a score of 0.669 (World Economic Forum, 2017), reflecting a considerable gap in women's opportunities to actively take part in nation building. In general, the pace and progress of women's empowerment has been uneven and slow in the country.

The Constitution of Maldives guarantees equal access for women and men to human rights and freedom, and the government is tasked with ensuring this equality. Women gained the right to vote in the country's first Constitution in 1965, but it was prohibited for a woman to become president of the country until the new Constitution came into effect in 2008. The new Constitution guarantees the same rights and freedoms, and upholds the principles of non-discrimination and equality of men and women.

The main administrative arm of the government responsible for gender equality is the Ministry of Gender and Family (MGF). Planning, implementation and coordination of the legal frameworks and policies to improve women's status through the enhancement of women's rights, economic empowerment, welfare support and protection of women, including prevention of violence against women and girls, are fundamental to the mandate of the institution.

The legal architecture for gender equality in Maldives continues to be inadequate, although a number of recently ratified acts address the gender gap.

The Maldives Gender Equality Act 2016–2021, published in 2015, has four main policy goals. The first policy goal is to develop and activate the necessary policy, legislative and institutional frameworks for gender equality, so that women and men enjoy fundamental human rights and rewards of democracy equal to those of men. The second goal emphasises women's empowerment to facilitate their equal access to available opportunities, as well as equal outcomes/results. The third policy goal is to cultivate a

culture of non-discrimination and respect for women's human rights and fundamental freedoms in the political, economic, social, cultural, civil and all other fields on a basis of equality between men and women. The fourth goal aims at eliminating all forms of discrimination against women.

The President ratified the Gender Equality Act in August 2017. Welcomed by people from all sectors, this law was hailed as ground breaking for defining the role of the government, political parties and businesses in bridging gender gaps in political, economic and family life. The enforcement of the Gender Equality Act is dependent on a host of regulations in place for eliminating gender-based violence, discrimination and sexual harassment, providing equal opportunity and equal pay, setting up committees to investigate complaints of discrimination and measures to eliminate obstacles to women's participation in the labour force. The law also discourages job advertisements targeting a specific gender and communicates strong messages to the media to eliminate gender stereotypes.

In addition, a number of other pieces of legislation address gender equality, including the Penal Code of 2015, which was amended to define rape; the Sexual Harassment and Abuse Prevention Act of 2015; and the Domestic Violence Prevention Act of 2012, which opened up a supportive platform for reporting cases of abuse, the majority faced by women. The impact of these laws on women's progress has not yet been reviewed and so is unclear, and CEDAW in 2015 has reiterated its concerns regarding the persistent barriers faced by women in gaining access to justice. The Committee on the Elimination of Discrimination Against Women, the body that oversees CEDAW has further highlighted issues of judiciary bias and gender stereotyping, the absence of gender-sensitive procedures and the limited capacity of law enforcement institutions, including Maldives Police Services, to deal with women's complaints about violations of their rights.

The Decentralization Act, ratified in 2010, mandates that local councils have a Women's Development Committee (WDC) at the island level, as an integral part of local governance. The WDCs operate independently, reporting to the island councils. The main roles and responsibilities of the WDCs are listed in Box 1. There are concerns, however, that the WDCs have not been fully effective due to a lack of autonomy or mandate, along with lack of infrastructure and financial resources (CEDAW, 2015).

Box 1: Powers and responsibilities of Island Women’s Development Committees

- Advise the island council on matters related to island development and municipal services provided by the council
- Own properties and conduct business activities with others, in the name of the committee
- Sue and be sued in the name of the committee
- Conduct various activities for income generation and for women’s development
- Work to uphold the rights of women
- Work to increase religious awareness among women
- Work to increase political participation of women
- Work to increase the numbers of women enrolled in higher education
- Work to improve the health conditions of women
- Gather important information related to women
- Manage the assets and finance of the Committee

Source: Ministry of Home Affairs (2010). Act on Decentralization of the Administrative Divisions of the Maldives

To address the economic disempowerment of women, in 2014, MGF created the Council for Economic Empowerment of Women (CEEW), which reports directly to the MGE. The mandate of the CEEW is to provide advice and research, and to monitor the implementation of government policies relating to the economic empowerment of women. However, actions or support mechanisms to effectively coordinate and implement policies still have yet to be created. Therefore, there is an urgent need to link the outcomes of the CEEW to economic empowerment of women in the agriculture and fishing industries. This involves strengthening the participation of women in decision-making processes affecting the management of natural resources and increasing their access to income-generating opportunities including entrepreneurial skills trainings and affordable credit (personal communication with the CEEW Chair).

As legislative steps for harmonizing social protection frameworks, the Pension Act of 2009 and the Social Protection Act of 2014 came into effect. However, additional measures are needed to eliminate disparities in access to and use of these social schemes.

3.2 Gender in national policies and programmes

In the past, National Development Plans identified women’s empowerment as part of their development objectives. More recently, the Strategic Action Plan (SAP) 2009–2013 was formulated with a strong focus on gender mainstreaming in all economic, social and service sectors. The plan also highlighted the

establishment of a gender policy and framework, which would form the basis of the government’s vision and architecture to achieve gender equality and women’s empowerment. Unfortunately, the plan did not come into effect due to political disruptions in the country in 2012, and the government has abandoned the plan.

The government that came into office in November 2013 had a manifesto outlining two key policies relating to women’s rights:

- the empowerment of women, socially, economically and politically, and
- zero tolerance for violence against women.

The six pledges implemented by the MGF through programmes and activities that followed the two policies are: eliminating barriers for women to join the workforce by fostering opportunities for women’s participation in the political sphere; enhancing economic empowerment of women; adopting zero tolerance to violence against women and harassment of women through the enactment of relevant legal instruments; protecting families from experiencing negative consequences from divorce; and ensuring equal distribution of matrimonial property after divorce.

In 2010, new changes were brought to change the gender architecture within the government and appoint Gender Focal Points (GFP) at all ministries at Deputy Minister level and above. These GFPs are tasked with coordination and networking for a more coherent approach to gender mainstreaming.

In order to facilitate a greater contribution by women, the government has recently introduced flexible working hours, allowing pregnant women and women with children under the age of three to apply for working from home through a standardized approach. Furthermore, with the Amendments to the Civil Service Regulations in 2014, women civil servants are entitled to a total of 60 days of maternity leave, excluding public holidays and weekends.

The assessment of the institutional policies in agriculture has revealed that the agriculture sector has no formal policy document, and therefore gender mainstreaming does not exist at the policy level. The latest policy document for the fisheries sector published in 2017 has no mention of gender equality. The GFP network has limited authority, while there is an inadequate number of trained programme personnel and inadequate budget to undertake a comprehensive approach to mainstreaming gender equality and women's human rights in policies, plans, programmes and monitoring of results (United Nations, 2013). Based on the above information, it is noted that there are serious capacity gaps in the national gender machinery.

Despite the planning and commitments on paper to gender equality and women's development, there are several implementation gaps. This hinders the efforts for gender mainstreaming and women's empowerment. As a result, the country was significantly lagging behind in achieving MDG 3 – Promoting Gender Equality and Empowering Women – at the end date of the MDGs in 2015, even though Maldives stood relatively high in some of the development indicators compared to other countries in the region. It is encouraging that Maldives is preparing for the SDGs with a special focus on gender equality as one of the priorities, as expressed in the Voluntary National Report.⁴

Important challenges remain, however. Political instability with increasing corruption, religious pressure, merging modernization and the traditional ways of life, combined with the absence of tools and opportunities to manage the transition between the two, have a negative impact on the society as a whole. These challenges can increase discrimination towards women, especially in rural areas.

3.3 Land rights and inheritance

The country's early history shows remarkable achievements of women in nation building, with powerful queens ruling the country for decades. However, over the years, women's contributions to the political sphere have diminished. The current cabinet comprises 138 members, of which only 30 are women. This has been the typical trend over the past few decades, although there have been discussions at the institutional level on improving this situation. Women's representation in the national Parliament has been decreasing since 2005, and, in 2017, out of 85 seats, women hold only five, representing a mere 6 percent (Table 1). Critics attribute this to an array of obstacles in obtaining leadership roles, with weakness of commitment and effort to change the situation. Structural barriers through discriminatory laws and institutions, capacity gaps and competing resources are poorly addressed. The absence of women's collective voice in political leadership hinders women's progress, with persisting barriers in addressing economic and social issues (including those pertaining to families), which affect women disproportionately and more severely in rural settings. Women are under-represented in local government, even though the process of decentralization initiated in 2010 had equal opportunity as one of its objectives. Strengthening governance through decentralization had involved a vision to include women's representation and participation in decision-making at the local level and in other productive spheres. The recent trend of women in the parliament from 1990 to 2017 is depicted in Table 1.

Maldives has made some progress in advancing gender equality in recent years. Gender gaps in education have shown a marked decline. Gender parity has been achieved in literacy rates and in educational enrolment and attainment at the primary and secondary levels (ADB, 2014). However, significant challenges remain in women's access to tertiary/higher education and in women's overall political, economic and social empowerment. The pace and progress of women's empowerment has been extremely uneven and slow in the country. The next sections of the CGA focus on gender gaps in the economic and social realms, including employment and income, as well as other social dimensions that affect gender equality.

⁴ Available at <http://www.environment.gov.mv/v2/en/download/5657>.

Table 1: Representation of women in the parliament

Parliament seats	Year			
	1990	2005	2012	2017
Total number of seats	48	50	77	85 (includes 12 vacant seats)
Seats held by women	2	6	5	5
Seats held by men	46	44	72	68
Percentage of seats held by women	4	12	7	6

Source: President's Office and Maldives Parliament (www.majlis.gov.mv)

3.4 Women's participation in the public sphere

Historically, women of Maldives were among the most emancipated in the Islamic world. However, recent extremist trends promoting a narrow version of Islam have had an impact on the beliefs of Maldivians, which has, in turn, affected women's lives. Currently, an increasing number of women follow strict Arabic rules such as wearing full hijab and are more confined to traditional roles, dominated by tasks such as serving the husband and attending to family. This has resulted in diminished economic and social options for women.

Despite formal guarantees of equality and the closing of the gender gap in health and education by the government, such structural and cultural norms impede broader realization of women's participation in society. Women's share in the formal labour sector is declining, with an increasing unemployment rate (twice the rate for men). Women are sidelined from tourism, which is the largest industry in the country, and are disproportionately represented in the low-income informal sector, much of which is home-based (Shafeega and Shakir 2016). Such issues are discussed in further detail in section 4 of this Assessment.

3.5 Women in the labour force

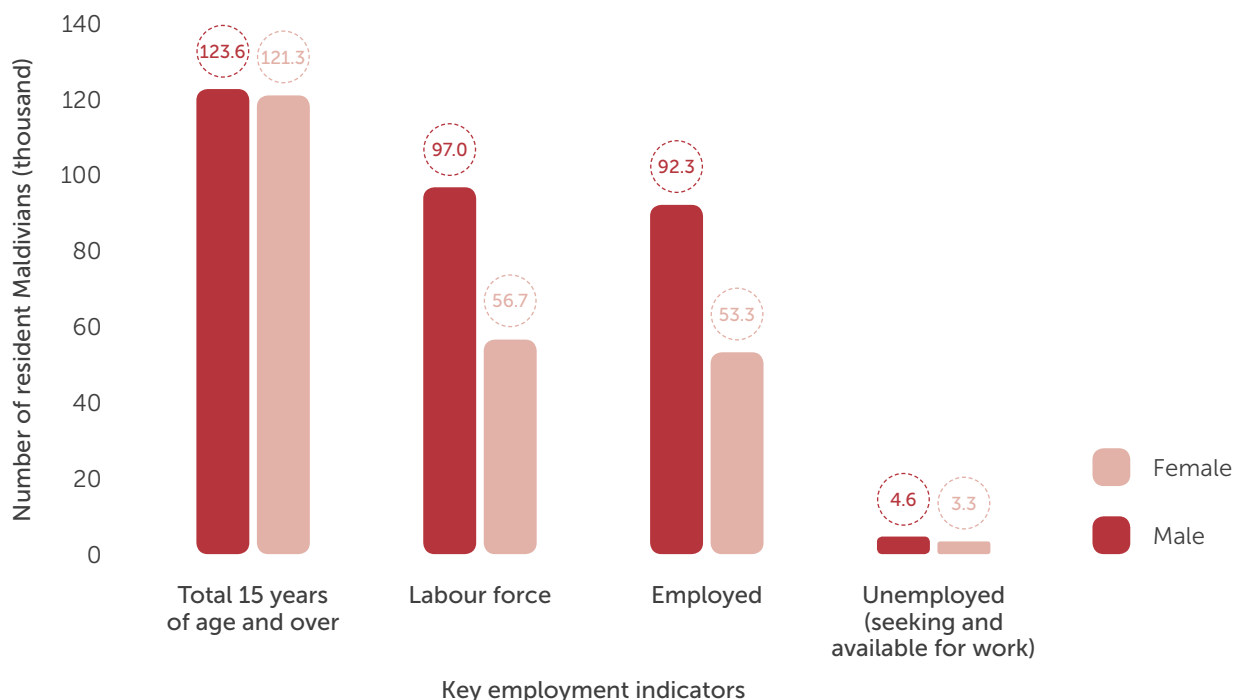
Data from the Census Quick Guide (NBS, 2017), depicted in Figure 2, estimate that in 2014, the Maldivian resident population was 339 761 people, of whom 244 956 were of working age.⁵ Sixty three percent of those of working age participate in the labour force. Women's representation in the labour force is 23 percent of the total of those of working age, or 37 percent of the labour force, indicating that fewer women are contributing to the economy compared to their male counterparts. The number of females unemployed is the difference between those in the labour force and being employed, which is 6 percent of the labour force. The main reasons for female unemployment are identified as lack of job opportunities (35 percent), followed by the inability to find a suitable job (28 percent), responsibilities in caring for the family and home (13 percent) and lack of adequate education (6 percent). Other reasons for women's unemployment are classified under "other" in the Census.

The number of working age women outside the labour force⁶ is an estimated 64 576, which indicates that 53 percent of women are not available for work or

⁵ Working age in Maldives is classified as 15 years and over.

⁶ Being "outside the labour force" is defined as a person of working age (15 years and above) who is neither employed nor seeking employment.

Figure 2: Labour force data by sex and age



Source: Census 2014 (NBS, 2014b)

are not seeking work. According to the NBS, during the Census 2014, efforts were made to capture the subsistence activities carried out by all, including those working one hour or more, through the Census Reference Week,⁷ to reduce the likelihood of not capturing the home-based activities or informal economic activities mostly carried out by women. Despite this effort, the NBS highlighted that the labour force participation rate among women is low. Generally, childcare, elder/spouse care and household chores of women inhibit them from joining the labour market and obtaining an income. Data from the Government of Maldives register for job seekers⁸ indicate a 20 percent gap between male and female job seekers.

The Household Income and Expenditure Survey (HIES) 2016, published in July 2018, looked at the proportion of those of working age who were earning an income, segregated by sex. The survey report states that on average, 57 percent of women and 79 percent of men earned an income in the working age group of 15 years and above. It further notes that the disparity between male and female earners is wider in the capital than in

rural atolls, suggesting trends towards urban poverty. When segregated by age group, the gap is wider between the ages of 24 to 64 years in both rural and urban settings.

3.6 Women’s contribution to major economic sectors

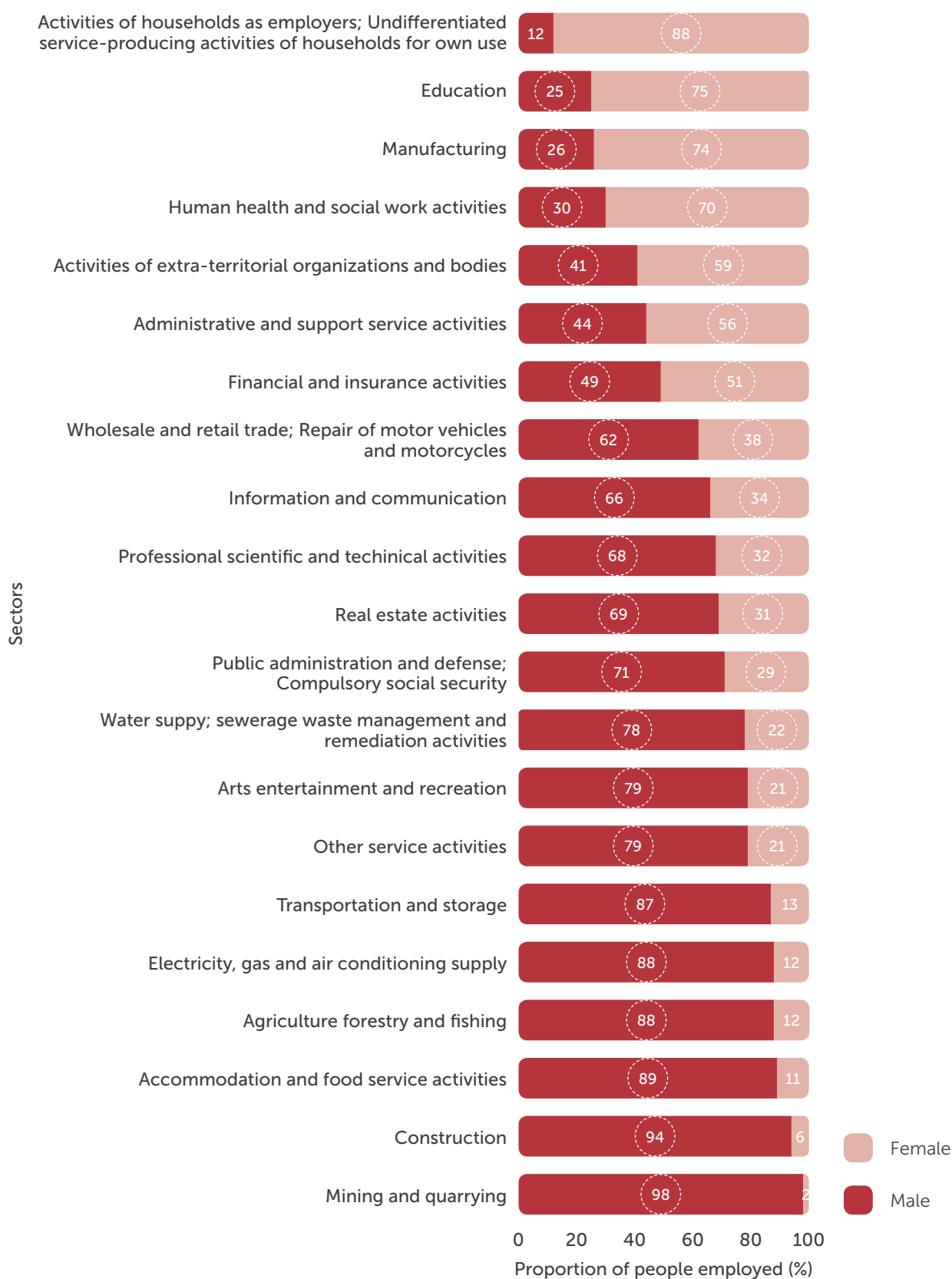
Figure 3 analyses the proportion of men and women employed by sector. While some sectors have more men, other sectors, such as household activities, education and human health and social work activities, employ more women.

Employment by sector shows that mining, construction, accommodation, food service, agriculture, forestry, fishing and transportation activities are strongly dominated by men (accounting for over 80 percent of the total employed population in these sectors). Women’s employment mainly focuses on social sectors such as education and health, as well as manufacturing and unidentified service-producing activities, (such as cooking

⁷ The Census Reference Week is defined as the week before the census.

⁸ Available at Ministry of Employment and Youth.

Figure 3: Proportion of Maldivian men and women in different economic sectors



Source: Compiled from National Bureau of Statistics (NBS) 2014. Population and Housing Census. Statistical Release 1- Population and Household.

Table 2: Total number of employees in tourist resorts (17 802 beds) in 2008 in Maldives

Sector	Men	Women	Total	% of women
Managerial/administrative	189	9	198	4.5
Human resources	118	13	131	9.9
Accounts and finance	458	10	468	2.1
Front office	862	112	974	11.5
Entertainment	15	0	15	0.0
Food production	520	19	539	3.5
Food and beverage services	1 830	53	1 883	2.8
Staff mess	144	1	145	0.7
Housekeeping	2 070	146	2 216	6.6
Maintenance	699	120	819	14.7
Power generation	333	2	335	0.6
Transport	1 568	0	1 568	0.0
Diving centre	134	2	136	1.5
Water sports	106	0	106	0.0
Other sports	52	1	53	1.9
Clinic/health centre	1	1	2	50.0
Spa and wellness centre	27	21	48	43.8
Malé office	179	70	249	28.1
Total	9 305	580	9 885	5.9

Source: Human Resource Situation in the Tourism Sector – 2008 (Ministry of Tourism, 2008)

teaching, caring for family members and other services that are produced by the household for its own subsistence) within the household.

The gender gap captured by these figures reveals the extent to which the economic development process has offered unequal opportunities for women and men. Along the same lines, it gives an idea of possible

support and areas of intervention required within sectors to achieve gender equality.

The Maldivian economy remains highly dependent on the tourism sector, which contributes more than one quarter of the country's gross domestic product (GDP). The tourism sector supplies over 70 percent of the foreign exchange earnings to the

Table 3: Graduates from the Faculty of Tourism Studies⁹

Year	Full time courses		Other courses		Grand total	% of women
	Men	Women	Men	Women		
2011	65	20	16	52	153	47.1
2012	82	26	35	43	186	37.1
2013	287	121	1	15	424	32.1
2014	520	140	6	5	671	21.6
2015	526	283	0	0	809	35.0
Total	1 480	590	58	115	2 243	31.4

Source: Tourism Year Book 2016

country, and one third of the government's revenue is generated from this sector. As the leading source of employment in the country, tourism is dominated by men. Overall, there is a huge gender disparity in the tourism sector, where cultural and social norms play a major role. According to data from the 2014 Census, the predominant source of labour supply (89 percent) in the tourism sector is men compared to women (18 092 men and 2 136 women).

The isolated nature of resorts in Maldives and the unavailability of options of commuting to work are among the contributing factors that discourage women from working in resorts. In addition, social restrictions and women's mobility issues greatly influence their optimal participation in the expanding tourism sector. Generally, tourism industry employers find it difficult to hire local women to work at resorts due to security concerns and the attitudes of parents who do not want their daughters employed at resorts, which are perceived as having a predominantly male working environment. In addition, the more conservative stream of Islam gaining popularity among the population dictates rigid and less equitable gender roles, which could be playing a role in limiting employment opportunities for women in the tourism sector.

A study conducted by the MoT in 2008 indicates fewer than 6 percent of the total employees working in tourist resorts are women.¹⁰ Additionally, roles within the tourism sector seem to be influenced by gender stereotypes, explaining why there are more women working in clinic/health centres and spa wellness centres compared to other areas such as food and beverage services, transportation and food production (Table 2).

To assess the capacity of women as potential employees in the tourism sector, data from Maldives National University (MNU) was analysed (Table 3). Statistics over the period from 2011 to 2015 show that close to one-third of the graduates from the Faculty of Tourism Studies are women. The percentage of women in full-time courses is almost a third lower than that of men. However, women take the lead in ad hoc short-term training. This may indicate the challenges faced by women in terms of lack of resources and time for adequate training, as well as lack of opportunities to engage in capacity building.

Research suggests that the reason for limited female participation in the highly-paid tourism sector is related to cultural and religious restrictions on

⁹ Tourism Year Book 2016

¹⁰ *Human Resource Situation in the Tourism Sector – 2008* is the only study conducted by the MoT (Ministry of Tourism, 2008), therefore no more recent data is available.

women's roles and mobility, in tandem with a lack of structures and services for requirements such as childcare and schooling. High rates of divorce and outmigration of male labour contribute to exceptionally high rates of FHHs. This pattern, coupled with women's low rate of ownership of productive assets (e.g. home and land ownership), further limits opportunities for women's economic empowerment (Shafeega and Shakir, 2016).

The income data analysis using figures from the HIES 2016 reveals that gender gaps exist in most of the employment sectors, and that women are often disadvantaged in both rural and urban settings (Table 3). The highest difference in income (88 percent) in urban areas is in manufacturing, followed by administrative and support services (51 percent) and construction. In rural areas, administrative and support services show the highest gap (70 percent) followed by manufacturing (66 percent) and water supply, sewerage and waste management. When considering the agriculture and fisheries sector that dominates in the rural setting, the gap is over 44 percent, with more job opportunities for women in the capital. Manufacturing, which includes fish processing, administrative and support services under household employers (home-based workers), has a significant portion of women working. It is also obvious that the largest industry in the country, tourism, which falls under the accommodation and food service sector, performs well in the capital while in rural areas the pay gap is over 39 percent. Education is a sector which is female dominated. However, the gap is 18 percent in the urban areas and 23 percent in the rural atolls. On a positive note, it is worth mentioning that arts and entertainment/recreation are lucrative for women in the capital, most probably due to opportunities in Malé and nearby resorts. This sector, however, is extremely disadvantaged in the rural areas.

With a comparatively liberal labour policy since 1990, the resident foreign population is now a permanent feature of the Maldivian labour market. Low wages, poor working conditions, reluctance on the part of youth, limited participation of women in the labour market and inability to facilitate training for jobs are cited as reasons for the employment of migrant workers (HIES, Department of National Planning 2009–2010).

The 2014 Census data indicate that the resident migrant/foreign population accounts for 28 percent of the labour force.¹¹ Within the large resident foreign population (60 030), the gender gap is high, as demand is greater in male-dominated sectors, such as construction. Ninety percent of the migrant workers in the labour force are men. However, the sector classified as 'household as employers,' which includes domestic workers such as home help nannies and cooks, has a higher participation rate of female foreign labour than male foreign labour.

3.7 Women in agriculture

According to the Economic Survey of 2012–2013, (NBS, 2013) the share of employment in fisheries and agriculture in Maldives is 2.21 percent of total employment. This source also shows that fisheries and agriculture is the ninth largest sector in terms of employment.

As shown in Table 5, women play a significant role in the processing and manufacturing subsector under fisheries and agriculture. Rope weaving (*roanuveshun*), preparing thatch from dried coconut leaves (*fangivinun*), processing of fruits and vegetables, and making spice products (*havaadhhu*) and other food products have a much higher female participation rate than male.

Women's occupations that fall under manufacturing are mostly small-scale, self-employed and undertaken at home rather than in organized formal workplaces. Such small-scale manufacture is similar to processing of agricultural products and the preparation of food products, sewing of clothes etc. (which is included in the manufacturing sector) in that it is informal and women often carry out this type of work in their living quarters. These self-employed women earn a remuneration that is not a fixed monthly income, and is subject to demand and market dynamics at any given time. The distribution of the employed population by place of work gives further insight into the gender dynamics of employment. A greater proportion of employed women (32 percent) work in their homes or living quarters than the proportion of employed men who do so. Overall, women account for 84 percent of home-based workers. For those involved in the processing of agricultural products (fruits, vegetables and spices), the level of vulnerability is greater,

¹¹ Resident foreign nationals enumerated in the census were less than the official estimates published by Maldives Immigration in 2016.

Table 4: Share of employment and mean monthly income of women and men, by industry, 2016

Industry/sector	Average monthly income from main job – disaggregated by gender and location (MVR)					
	Capital Male' women	Rural Atolls women	Capital Male' men	Rural Atolls men	Gender income gap ^A (%) capital	Gender income gap (%) rural
A Agriculture and fishery	12 000	4 722	11 461	8 463	-5	44
B Mining and quarrying	– ^B	–	–	5 643	–	–
C Manufacturing	3 464	2 185	26 418	6 454	87	66
D Electricity, gas and air-conditioning supply	8 223	8 234	16 238	9 023	49	9
E Water supply, sewerage, waste management and remediation	8 793	2 813	9 250	7 991	5	65
F Construction	10 959	7 833	18 861	7 551	42	-4
G Wholesale and retail and motor repair	8 789	6 355	13 341	9 229	34	31
H Transport and storage recreation	14 996	9 487	14 456	9 299	-4	-2
I Accommodation and food services	16 685	5 356	15 184	8 714	-10	39
J Information and communication	9 014	6 405	10 715	12 137	16	47
K Financial and insurance	14 641	12 298	12 934	10 036	-13	-23
L Real estate	–	–	25 800	–	–	–
M Professional, scientific and technical	11 364	8 013	13 384	6 260	15	-28
N Administrative and support services	9 491	2 498	19 298	8 215	51	70
O Public administration and defense, social security	11 279	7 263	16 722	9 974	33	27
P Education	8 599	7 132	10 442	9 279	18	23
Q Human health and social work	15 984	9 597	19 564	9 911	18	3
R Arts, entertainment and recreation	27 666	4 199	10 479	8 846	-164	53
S Other services	9 246	5 082	12 068	5 582	23	9
T Household employers, undifferentiated goods and services	4 836	2 312	5 050	4 409	4	48
U Extra-territorial organizations and bodies	–	8 537	–	–	–	44

^A $[(W_m - W_f) / W_m] \times 100$ ^B Not reported

Source: National Bureau of Statistics (NBS). 2018. Household and Income Survey. Statistical Release 1: Household Income 2016.

Table 5: Employment in fisheries and agriculture subsector¹²

Sector	Both sexes	Men	Women	% of women
Fishing	12 016	11 861	155	1.3
Marine aquaculture	356	351	5	1.4
Growing of vegetables	895	493	402	44.9
Growing of fruits	84	66	18	21.4
Raising of poultry and goat (animal husbandry)	74	63	11	14.9
Fish processing	2 759	2 019	740	26.8
Manufacture of spice products (spice), bakery products and other food products	3 861	464	3 397	88.0
Processing of fruits and vegetables	1 149	153	996	86.7
Manufacture of thatch weaving, choir rope making	6 638	519	6 119	92.2
Total	27 832	15 989	11 843	42.6

Source: National Bureau of Statistics (NBS). 2018b. Household and Income Survey. Statistical Release 1: Household Income 2016.

as severe weather conditions such as flooding can destroy the harvest. Other factors such as expatriate labour also have an impact on the roles of women in fisheries and agriculture, as discussed below.

Women are disadvantaged when land and other assets are not registered under their name. According to observations by the Laamu Atoll Council, women who are divorced, widowed or for other reasons have to support themselves and their family often undertake backyard gardening, taro farming or coconut collection as livelihood activities. Time-consuming responsibilities at home and limited opportunities hinder them from being involved in activities that are more lucrative.

Historically, there has been a gender-biased division of labour at every stage of fishery production. As men predominantly take the role of travelling to the outer ocean in search of fish, women are based on the islands and contribute to pre- and post-harvesting activities. However, from an income perspective, these

traditional roles in fisheries are disadvantageous to women, as the bulk of the income in the fishing sector comes from fish catch and marketing, areas which are dominated by men. This limits women's access to and control over the income generated from fishing, raising serious concerns about the recognition of women's value and contribution to the sector (Wessels, 2017).

Although fisheries and agriculture contribute 1.3 percent and 4.6 percent of GDP respectively, direct female employment accounts for only 1.22 percent of employment within the sector. Activities and selling produce in farming are considered men's responsibilities. Selling fish at markets requires leaving the home and travelling to Malé in boats. Traditionally, it is the men's responsibility to earn money and support the family, while women bear responsibility for taking care of the children and housework. Men go to work, often away from the island home and bring/send home the earnings, while women stay at home and take care of the family. The average family size in rural areas is

¹² NBS, 2014b

six people and child care can be costly, as well as time and energy consuming.

A recent development trend in Maldives of utilizing land on inhabited islands to develop infrastructure such as airports, city hotels, etc., is disadvantageous to women. Ad hoc development initiatives are detrimental to women, as they harm the ecosystems such as forests and mangroves upon which they depend. Rural women rely on these ecosystems for livelihood activities such as rope and thatch weaving, coconut collection, harvesting food from mangroves, collection of materials for fuel, etc. Rural women have been engaged in these types of traditional livelihoods for years, however they are typically overlooked in development plans since they are considered informal sector activities.

Although less apparent than in the fisheries sector, gender division of roles and responsibilities exists in the agricultural sector as well, with women generally perceived as playing a supportive role to men. However, women contribute to crop production, value addition and natural resource management. Generally, they assist their male counterparts in the activities of farming, while they are fully engaged in value addition.

Recent statistics (MoFA, Statistic Unit, 2018) indicate that 54 percent of registered farmers are rural women. They are engaged in production, which exposes them to unhealthy conditions, such as extreme weather, toxic chemicals and smoke. Women also spend time harvesting forest products such as coconuts, country almonds and non-food items such as coconut leaves for thatch weaving. During the field visits conducted for this report, it was observed that a large number of women were earning income and helping their immediate and extended families through these activities. It was also observed that a major livelihood for women is selling prepared food products such as snacks (sold to local cafes) and preserved products that can be kept for longer durations. Similarly, women also earn and contribute to their family expenses from fish processing, where the working environment is harsh and potentially hazardous. However, no formal studies have been done to assess the impact of these working conditions on women's health. Anecdotal evidence and informal interviews with a group of women during the field work suggests that household chores and care burdens, coupled with harsh working environments and food insecurity (mainly in terms of nutrition), place considerably more stress on women and girls compared to men and boys. The situation may be aggravated by the increasing trend of female-

headed households both in rural and urban settings (KII, January 2018)

The NBS has stated that serious efforts have been made to factor gender into the information collected for the Census. Statistical Yearbooks with gender-disaggregated data are available on an annual basis. In the absence of specific quantitative data on agriculture and fisheries, qualitative information gathered from KIIs has been used to complement the general quantitative data available.

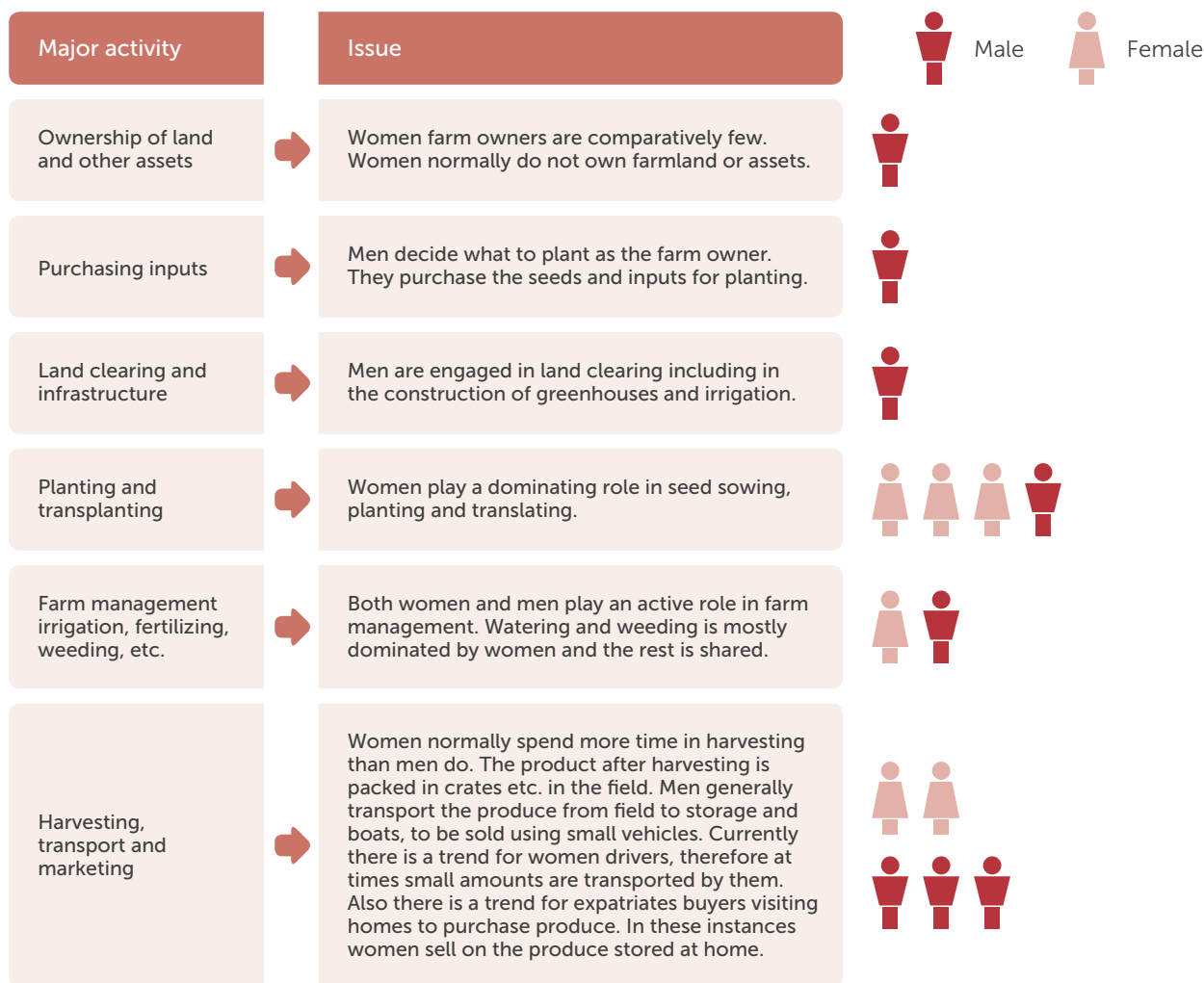
Figures 4 and 5 highlight the typical power relations and division of labour in fisheries and agriculture on rural islands. The following information (based on responses from KIIs) was gathered from Gan Island in Laamu Atoll and is presented here as a case study for both the fisheries and agriculture sectors.

Currently very few women own farms. Women farm owners employ migrant labour for assistance in male-dominated roles such as land clearing and infrastructure.

Gender roles are largely fixed in agriculture and fisheries, although as modernization brings changes to island ways of life, some women are taking up roles traditionally performed by men as the need arises. Women in rural areas, however, continue to dominate traditionally less rewarding roles in fisheries and agriculture, such as home gardening, taro farming and coconut collection. This includes growing different types of fruits and vegetables in the front/backyards of their home as well as in small isolated plots. This produce is often used for household consumption or sold on the island or to neighbouring islands. Women, particularly elderly women, collect coconuts from the forest areas on islands where land is abundant, such as in Laamu Atoll. With an existing and growing market for products such as taro, coconut and processed agricultural produce, women in rural islands earn a significant income from these up-and-coming sectors. This underscores the importance of informal home-based work in women's livelihoods, which national statistics do not sufficiently recognise.

When fisheries and agriculture activities are practiced more formally as family businesses, women's role as contributing family workers is captured by the census data. When comparing the status of employment of men and women, women are generally over-represented in the 'contributing family work' category, at 58 percent, while men account for 42 percent (NBS, 2014b).

Figure 4: Activities and issues in agriculture



Source: The figures were compiled by the author, using information from field visits.

The field visit to Laamu Atoll provided first-hand information on women’s informal income generation and contribution to the livelihoods of their immediate and extended families. Many women of various ages are engaged in processing, packaging and informal marketing of agricultural produce for direct consumption on the island or for sale to intermediaries who sell it on to formal markets, including the major markets in Malé and the atolls. It was noted in the field work that intermediaries who purchase women’s produce do so at a very low price, as the women have no alternative options for selling their goods. As the intensity and frequency of climate-change-induced natural disasters increase, rural communities become more vulnerable through factors such as ecosystem degradation, reductions in fresh water and food

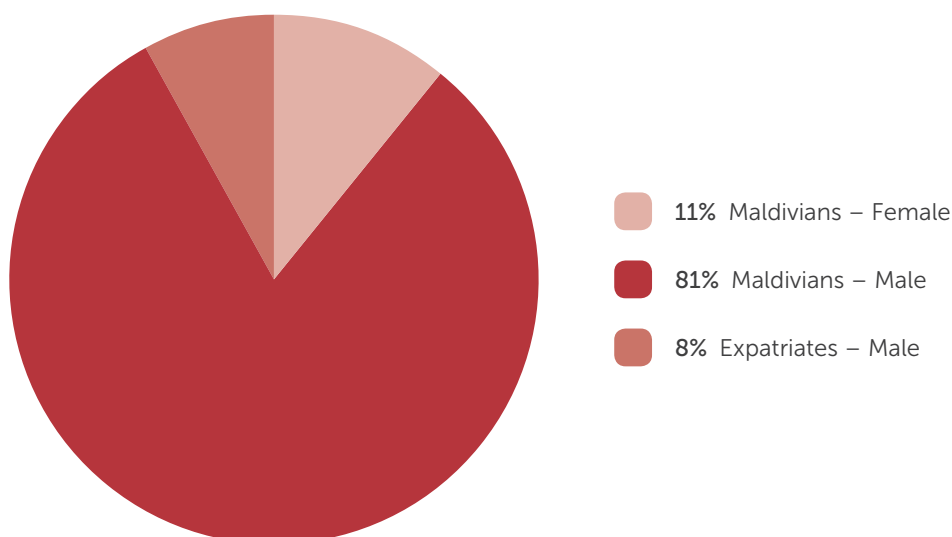
availability, and changes to livelihoods. This shows that, climate change is an emerging issue for the rural women in Maldives. They are likely to suffer higher rates of mortality, morbidity and economic damage to their livelihoods. Women involved in processing agricultural products are particularly vulnerable, as crops such as taro, yams and other perennials are subject to damage by weather conditions. In addition, the destruction of mangroves, swamps, etc. through climate-induced hazards can mean loss of livelihoods and assets for women as well as risk of personal harm when working in harsh conditions. Women impacted by natural disasters can bring unique experiences and skills to disaster risk reduction and management, although these skills are often not acknowledged or sufficiently tapped.

Figure 5: Activities and issues in fisheries¹³

Major activity	Issue	Gender
Ownership of fishing vessels and other assets	Men own the vessels and assets. They also make the decision on the purchase of all assets and inputs.	Male
Harvesting	Tuna fishing remains male dominated. Fishing boats leave early in the morning and return home late at night.	Male
Fish cleaning and processing – drying etc.	Men do the cleaning of fish including gutting, slicing, etc., once men bring them to the site. Women dominate the processing procedures, but field observation suggests that men also help their female counterparts. Expatriate labour is commonly used for assistance.	Female, Male
Distribution and marketing	Raw fish is mainly sold to the collector vessels on their return from their fishing trip. Therefore it is the responsibility of men. Women have a significant presence in the retail of processed fish products. They also play an active role in packaging and consumption.	Female, Male

Source: The figures were compiled by the author, using information from field visits.

Figure 6: Number of Maldivians and foreign residents employed in the fisheries and agriculture sector



Source: National Bureau of Statistics (NBS). 2014. Population and Housing Census. Statistical Release 3 – Education

¹³ The figure was developed using information from field visits

3.8 Field stories

The field stories detailed in Annex 2 provide insight into the daily life of women who are engaged in diverse product-specific livelihood activities at various points of value chains.¹⁴ Their tasks, challenges and capabilities are clearly highlighted. These women utilize their income earning capacities in addition to their reproductive roles within the home environment.

3.9 Migrant workers and changing roles of women in agriculture

Female domestic workers are part of Maldivian households, particularly in the capital Malé. In the absence of childcare facilities, female domestic migrant workers, most of them from Bangladesh, take care of children and the elderly in addition to undertaking other household chores. Male foreign labour participation is highest in the accommodation and food services industries, where it accounts for 90 percent of the total foreign labour force. Tourism, industrial work and agricultural work are often carried out on separate islands and require employees, the majority of whom are male migrant workers, to reside on these islands. Migrant workers are not formally authorized to work in fishing and agriculture; however, due to the unavailability of locals for laborious tasks, a special quota for migrant workers was established in the commercial fisheries and agriculture sectors (personal communication with Director General of MoFA). There are a number of illegal migrant workers residing in rural areas, and authorities do not monitor their activities regularly in the islands.

The influx of migrants into the labour force is creating changes within different economic sectors. As mentioned, agricultural practices on the islands traditionally had defined gender roles, with men generally doing the heavy work, such as transporting and clearing, while work such as watering and harvesting was undertaken by women. Migrant workers have largely taken over the agriculture sector, and are often found in production and marketing networks as resident Maldivian men seek employment opportunities in the more lucrative tourism sector, away from their island homes. In addition, migrant workers are increasingly taking over the work of

women in subsistence agriculture, as their full-time commitment to agricultural activities affords them greater productivity. During the field visit to Laamu Atoll, it was observed that migrant workers have informally rented agricultural fields from locals, paying them a monthly rent. Figure 6 depicts the Maldivian and foreign resident population employed in the agriculture and fisheries sector. Of the total population employed in the fisheries and agriculture sectors, 8 percent are foreign residents, of whom the majority are men. However, more migrant workers also contribute to the sectors informally, which is not reflected in the data.

Due to the changing role of labour and the migrant workers in agriculture, MoFA faces challenges in providing its services to the farming community. MoFA provides training, and extension and other support services to local Maldivians;¹⁵ however, the migrant workers who are engaged in agriculture lack access to this information on good practices. There have been a number of cases of misuse of chemical pesticides due to lack of knowledge on the products and their uses (personal communication with Director General of MoFA).

3.10 Role of agricultural extension and rural advisory services in women's empowerment

MoFA plays an important role in women's empowerment in rural areas, as many women are engaged in agricultural activities. MoFA efforts that focus specifically on rural areas include the provision of training, extension services and implementation of projects in food security and general livelihood. Working closely with development partners such as FAO, the World Bank and IFAD. MoFA allocates funds for fisheries and agriculture-related activities through its annual budget complemented by donor-assisted programmes. The programmes implemented by MoFA include credit facilitation, and small-grant projects to intensify and diversify production, add value and develop capacity.

However, MoFA faces challenges in delivering its programmes effectively and in measuring the impact of the programmes, particularly since the services

¹⁴ All photos were taken by the consultant with the permission of the interviewees.

¹⁵ Migrant workers do not register for training, etc., as they are often living illegally in the islands and fear deportation.

Table 6: Technical capacity of MoFA (staff with tertiary education), by sex

Technical area	2014		2015		2016		2017	
	Men	Women	Men	Women	Men	Women	Men	Women
Agriculture	15	11	13	9	13	6	12	6
Fisheries	15	9	18	10	18	9	18	11
Support (HR, management, budget, IT)	9	13	7	14	6	15	7	16
Projects	4	1	7	3	9	4	3	3
Total	43	34	45	36	46	34	40	36

Source: MoFA 2018

provided are not decentralized. A lack of extension services with qualified technical support hinders efficient programme implementation and monitoring. Table 6 provides the information about the technical capacity of MoFA.

Table 7 presents the types of programmes implemented by MoFA and women's participation in the programmes.

Assessment of the types of programmes delivered by MoFA reveals that women's involvement in these programmes was close to or above 50 percent on average over the period from 2014 to 2017, except for the Training of Trainers programme in general agriculture, and trainings on drip irrigation and poultry and goat production. However, personal communication with MoFA staff revealed that women's participation in the training programmes is a one-off engagement to balance the gender equality requirement proposed by MoFA, especially in the donor-assisted programmes. The field trips confirmed this concern, as women's consistent involvement in agriculture programmes was found to be minimal. Therefore, it is important to prioritize programme monitoring, including collection of sex-disaggregated data and gender analysis, which are not yet in place. Assessments of programme benefits to the communities involved, especially with regard to the empowerment of rural women, are also necessary.

3.11 Head of the household, decision-making and ownership of assets

According to the Census 2014 definition, the head of household is required to be physically present in the household and is responsible for making the main decisions within that household, though she or he is not necessarily the main income earner of the household. Within this definition, the head of the household can be a woman, even if she is not the main breadwinner, if the husband works away from home. Based on this definition, 56 percent of households are headed by men, women head 43 percent, and 1 percent is headed by both. For example, often a woman heads a household if her husband works in a resort. KIIs and focus group discussions revealed that in actual practice, although women make decisions pertaining to the day-to-day running of the household, other decisions such as purchase of assets and construction of the house are made mostly by men, and there is limited consultation with women.

Available sex-disaggregated data on ownership of assets reveals that most assets, including vehicles, are in the name of men. KIIs and general discussion revealed that most homeowners are men. For example, according to the statistics provided by the President of Gan Island Council, in Laamu Atoll, women account for 23 percent of all homeowners. National statistics were reviewed to verify this trend in Laamu Atoll. Data regarding homeownership was available only from Census 2006, which indicated that 65.5 percent of

Table 7: Participation in activities carried out by MoFA (including donor-assisted projects), by sex

Technical area	2014		2015		2016		2017		Total	% of women
	Men	Women	Men	Women	Men	Women	Men	Women		
Food security	–	–	6	13	43	30	76	128	296	57.8
Basic agriculture training	21	10	–	–	81	95	61	129	397	58.9
Agribusiness training	38	54	59	48	–	–	–	–	199	51.2
Pest and disease management	22	28	44	12	–	–	34	29	169	40.8
Home gardening	2	45	38	87	46	13	10	75	316	69.6
Integrated farming	12	14	11	12	–	–	1	6	56	57.1
GAP training	–	–	52	12	93	144	50	84	435	55.2
Compost and bio pesticide	–	–	–	–	10	12	–	–	22	54.5
ToT in general agriculture	–	–	–	–	–	–	22	1	23	4.3
Hydroponics production	36	27	–	–	30	20	21	–	134	35.1
Drip irrigation	–	–	–	–	17	3	21	6	47	19.1
Poultry and goat production	–	–	–	–	9	–	18	2	29	6.9
Management training	374	136	130	73	–	–	–	–	713	29.3
Fisheries/agriculture credit	–	–	115	73	29	18	–	–	235	39
Total	505	314	3 900	293	358	335	314	460	2 969	47.2

Source: MoFA 2018

homeowners are men. When divorce disputes related to land ownership occur, the female divorcee is at a disadvantage and is often displaced due to the man re-marrying. Key informants from Gan Island Council highlighted that recently such cases reported to the Island Council average around one case per week. The field work also revealed that men own most of the assets, including the vehicles for transport, farm equipment and machinery, as well as farmland registered in their names. Box 2 outlines major points related to access to and control over assets in Laamu Atoll.

Discussion on the underlying reasons for less access to and control over assets by women centres on norms, cultural traditions, education and awareness. Being island-based, women rarely travel between islands on their own. Lack of education and awareness often hinders women from enjoying full social equality with men, in addition to the burden of housework, including caring for family, especially the children and elderly. Traditionally, island communities have held the strong belief that household labour, or reproductive work is the responsibility of women, and this is reflected in culture and behaviour.

Box 2: Access to and control over assets in Laamu Atoll¹⁶
Access and control

- Land and assets are mostly registered the name of men
- Vehicles used within Laamu Atoll mostly belong to men
- Day-to-day decisions related to running of the household are taken by women
- Other decisions are mostly taken jointly

Underlying reasons for access and control

- Society and cultural norms place men in the lead, particularly in the rural areas
- Rural women often lack the capacity to plan and implement activities, as they lack proper training in technical skills required for jobs

Source: Field work, January–March 2018

Women also have less access to and control over assets such as loans and credit. Credit for fisheries and agriculture is available from multiple sources (including the Ministry of Economic Development through its small- and medium-enterprise development scheme, and MoFA through its fisheries/aquaculture, poultry and crop cultivation development programmes). According to data from MoFA, 235 loans were processed during the period from 2013–2018.¹⁷ The process of issuing loans is an effort toward gender equality, as 50 percent of the loans are reserved for women (personnel communication with MoFA, DG). During the period from 2013–2018, 38 percent of the borrowers were women. However, MoFA does not have a system in place to monitor the use of loans. Reports from the field indicate a tendency for men to take out loans under the name of a woman. In such cases, the women involved must face the debt accrued from unpaid loans even if they have only been minimally involved in taking them out.

The gender gap in decision-making and the lack of livelihood activities for women at the island level is a challenge to women's empowerment in the rural sector. The status of the Women's Development Committee in Laamu Gan, which is a major agricultural island, is an example. The first attempt to elect a Women's Development Committee in October 2017 was not successful as not enough members came forward. In the second attempt, seven women came forward from only one ward of Laamu Gan (Mukurimagu), and as this was the required number of people, there was no election. To date, there is

no programme/activity organized by the Women's Development Committee to which the Gan Council can allocate a budget. The Women's Development Committee could be an excellent opportunity to access income-generating opportunities. According to procedure, the Women's Committee formulates their programme and submits it to the Gan Council, which in turn allocates the required funding. It was emphasized that the current capacity is very low within the Women's Development Committee to plan and formulate a programme, and so far, no progress has been made. The case of the Laamu Farmers Development Cooperative (FDC), an entry point for sustainable farming practices in Laamu Atoll, is another example. According to KIIs, one of the main aims of the FDC was to improve participation of women in agriculture and engage them in decision-making when it came to agricultural enterprise. However, often women's entrepreneurial skills are weak and they have limited time to get involved in the day-to-day running of the business. Rural enterprises also lack a collective spirit to work towards successful ventures and there is tendency to favour self-interest rather than community interest. This highlights the need for social coherence through awareness and training.

Gender roles affect access to resources and opportunities, including to education and employment. Gender roles are socially determined, and with changes to encourage women's empowerment, they may evolve over time. According to young female respondents of Gan Laamu Atoll, the opening of branches of a college on their island has provided

¹⁶ Field work, January–March 2018

¹⁷ Please refer to Table 7.



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them with an opportunity to build capacity and to increase the use of technology amongst college students. This has provided new insights and has catalysed a self-reflection process that was not present within the older generation. A member of the Youth Movement, an active NGO, stated that in their course of study, in addition to gaining valuable information, the opportunity to make a presentation to business

persons and other key persons from the island gave them confidence and a sense of empowerment. Such opportunities for learning are often associated with changes in mindset, resulting in redefinition of gender roles. Increasing knowledge and skills has multiple effects and can engender a process of transformation that can benefit all individuals and their community.

4

MAIN FINDINGS



The objectives of this assessment were to explore the situation of rural women compared to that of men, and to understand the extent to which rural women in Maldives are able to realize their rights and their potential across the agriculture sector. Maldives has made some progress in advancing gender equality with, for example, the gender gap in education showing a marked decline. However, the gender analysis reveals persisting gender inequalities in various subsectors of agriculture. Remaining challenges in women's political, economic and social empowerment, and in food security and nutrition are summarized in the following sections by policy, institutional, and community and household levels, and include recommendations to inform planning and programming.

Policy level

1. Evidence shows that although principles of non-discrimination and gender equality are reflected in the Constitution and policies of Maldives, as well as in international laws and regulations to which Maldives is a signatory, significant gender gaps persist. There is a need to establish a national gender policy and framework to achieve gender equality and women's empowerment, committing gender mainstreaming in all economic, social and service sectors. The assessment of the institutional policies in agriculture has revealed that the agriculture sector has no formal gender policy document, which represents a fundamental barrier to gender mainstreaming at the policy level. Accountability mechanisms are practically non-existent and despite the planning and commitments on paper to gender equality and women's development, there are a number of implementation gaps. The pace and progress of women's empowerment has been uneven and slow, with women's needs and constraints underrepresented in political affairs.
2. Maldives has made some progress to advance gender equality in education, but this has not translated into decent labour opportunities for women. Evidence has shown that rural women are particularly disadvantaged in the labour market. Generally, employment opportunities for women are low in the rural small island setting, as occupational gender segregation limits women's opportunities to jobs in localized, informal production and small-scale processing of agriculture and fishery products. Socially determined traditional gender roles in Maldives affect opportunities for women such as access to education and employment. The economy remains highly dependent on the tourism sector, but less than 6 percent of the total employees working in tourist resorts are women. It is social restrictions and women's mobility issues which significantly impede their optimal participation in the expanding tourism industry.
3. The reasons for limited female participation in the highly-paid tourism sector are related to culturally and religiously enforced restrictions on women's roles and mobility, along with the lack of structures and services for requirements such as childcare. Rural women tend to be involved in small-scale manufacturing that is mainly home-based and informal. They spend time harvesting and gathering forest products for processing of agriculture products, tailoring and preparing snacks for sale. The lack of formalization and recognition of their work can restrict women's access to social protection when entitlements are closely tied to formal employment, which can perpetuate women's economic insecurity and poverty. Due to lack of data on women in agriculture, it is very difficult to assess the economic contributions of women, especially those contributing to the sector as home-based income earners.
4. This assessment reveals that there are serious gaps in addressing gender equality in general and across the agriculture sector. The importance of women's participation is often acknowledged, yet not reflected in policy formulation, as women's economic contributions such as selling prepared food products or pre- and post-harvest activities lack appropriate recognition and accountability. The existing fisheries policy has no reference to gender equality, while the agriculture draft policy only touches upon the subject, despite the crucial role played by women in household consumption. Women are key players when it comes to home gardening, taro farming and coconut collection, and they grow different types of fruits and vegetables in the front/back yards of their home as well as in small isolated plots.



Institutional level

1. This assessment has highlighted that capacity development and education opportunities for rural women are lacking. Investments is required as well as the provision of equitable, inclusive, quality, accessible and affordable early education and care services. These are crucial if women are to enter and remain in the labour market in Maldives. Capacity building should be enhanced to improve rural women's economic autonomy and encourage their participation in the formal labour market, in particular, in production and post-harvest value addition.
2. Active gender mainstreaming efforts to reduce existing gender gaps in agriculture and fisheries must be carried out, as there is no evidence of gender integration into planning, monitoring and evaluation cycles of development programmes. Gender equality efforts are not adequately considered in projects implemented by development partners, and effective evaluation after the project period ends is not sufficiently provided by the government due to limited resources. The communities involved often do not have adequate resources or capacity to continue project activities sustainably.
3. Although there are a number of NGOs registered with a focus on women's development, the lack of an enabling environment for partners to coordinate and work together results in interventions that are ad hoc and suffer from poor documentation.
4. Evidence shows that women have less access to and control over assets, including ownership of land, farms and vehicles, and have limited access to loans or credit.
5. Climate change is an emerging issue disproportionately affecting rural women in Maldives, causing higher rates of mortality, morbidity and economic damage to their livelihoods. Women involved in processing of agricultural products are particularly vulnerable to risks of harvest destruction, asset loss and physical harm from harsh weather conditions. Moreover, women bring unique experiences and skills to disaster risk reduction and management, although these skills are often not acknowledged or sufficiently tapped.

Community and household levels

6. Men are the main breadwinners of the family, but often work away from home in tourist resorts or in construction and trade activities. The needs of female-headed households in the face of male outmigration must be considered in policies and programmes. The women's share in the formal labour sector is declining. Women's reproductive work burdens, such as childcare, elder/spouse care and household chores, are high, discouraging and preventing women from joining the labour market and earning an income.
7. Some efforts have been made to empower women through cooperative development, although such efforts tend to place more emphasis on the production sphere rather than on decision-making. Gender equality is not always a priority within the cooperatives, although there may be ad hoc responses to projects that require recording numbers pertaining to women. Planning and management capacities of the cooperatives are poor, and they generally have limited capacity to run an effective business. Lack of skills in planning, implementation and monitoring in a sustainable manner along with lack of financial resources for starting up are significant barriers in rural areas. There is significant dependency on networks of foreign intermediaries for sale of agricultural goods, leaving women with little bargaining power.
8. Along with inadequate organizational management and technical capacities, cooperatives lack access to training resources to build skills of women engaged in small-scale, home-based livelihood activities.
9. Access to agricultural markets is key for maintaining a source of income, assets and sustainable supply, and for meeting household consumption needs to ensure family welfare. Closing or reducing the gender gap in access to resources and services is important to the wellbeing of rural families.

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RECOMMENDATIONS



Policy level

1. The absence of gender-sensitive agriculture and fishery policies emphasizes the need for the formulation of sector-specific policies that address pertinent gender gaps, as well as the need for mainstreaming gender equality within the existing policies.
2. The absence of policy enforcement to address gender inequality, specifically in women's empowerment and employment, calls for effective strategy building, programming and implementation in order to translate policies into actions at the ground level. A collaborative and inclusive platform should be established to operationalize these policies, in particular to implement and monitor the Maldives Gender Equality Act and mainstream gender in all sectors, along with establishing multi-stakeholder working groups under the lead of the Ministry of Gender and Family.
3. Despite the efforts undertaken by the MGF, there is an urgent need to mainstream gender in all ministries and pursue a multistakeholder approach to eliminate all forms of discrimination against women, and to link already established gender mechanisms, such as the Council for Economic Empowerment of Women, with line ministries (e.g. of economic affairs and of agriculture).
4. There is a need for specific sex-disaggregated and gender quantitative data on agriculture and fisheries, including on the role of women as contributing family workers. Furthermore, this must be reflected in the collection of census data and translated into evidence-based policy making.

Institutional level

5. Educational institutions and service delivery mechanisms do not adequately meet the needs of women in the rural sector and fail to enforce policies on gender equality. Relevant stakeholders in this sector should plan, develop and implement strategies for more effective capacity building and awareness raising on gender issues. Furthermore, vocational education on rural islands must be strengthened and linked to job opportunities using women-friendly technologies to encourage women's economic autonomy, including in fisheries and agriculture related employment. The provision of resources and skills through new delivery mechanisms needs to be monitored and evaluated.

6. Gender integration into planning, monitoring and evaluation cycles of rural development programmes should be supported through adequate annual budgets for the government institutions concerned, with particular emphasis for fisheries and agriculture in rural areas. Increased monitoring and evaluating of donor-assisted programmes is necessary for understanding the impacts of initiatives aimed at addressing gender gaps and for strengthening evidence-based programming. There is also a need to improve the planning, monitoring and programme implementation capacities of decentralized institutions such as atoll and island councils.
7. A common forum is needed coordinate NGO partner activities pertaining to women's development, including monitoring and reporting of impacts. In relation to this, the MGF must strengthen its role in enhancing partnerships and mobilizing financial and technical assistance from all sources to enable the systematic design of gender-responsive projects and programmes.
8. A better mechanism within the MGF is needed to roll out plans and programmes in a coordinated manner, effectively addressing emerging gender issues and challenges to women's empowerment in the wider society.
9. The lack of data on women in agriculture speaks to the need to have a better understanding of gender roles and constraints affecting women and men, with emphasis on the economic sphere. The capacity of national institutions to collect, analyse and disseminate data, disaggregated by sex, age, and gender, must be strengthened in order to support policies and actions to improve the situation of rural women and girls, and to monitor and track the implementation of such policies and actions.
10. With the trend in the rise of FHHs, it is recommended that an incentive-based system targeted towards disadvantaged women would help their survival and efficiency in livelihood activities, and minimize the stress of being the sole bread-winner. This should be complemented by fostering awareness amongst women on the ownership of assets and on securing livelihoods for the future wellbeing of family members under their independent care.

11. The financial inclusion of rural women should be facilitated to guarantee their equal access to financial services, including the granting of loans, social protection, and remittance transfer schemes. Financial institutions should be encouraged to provide access to financial products, services and information to rural women. There should be a mechanism for credit institutions to systematically monitor the use of loans and their impact on women and their families. This could be managed through a coordinated system involving the MGF, in line with its core mandate of promoting gender equality and women's empowerment.
 12. Measures should be taken to mitigate the risks and effects of severe weather and climate hazards on women engaged in agricultural production and processing. MoFA programmes must work to ensure that losses incurred by women are minimized through climate-resilient interventions all along the value chain. It is important to include women at all stages of rural planning and to increase awareness of the drivers, pressures and challenges associated with climate-related disasters.
- Community and household levels**
13. Rural women's entrepreneurship should be encouraged and facilitated, and opportunities for their enterprises, cooperatives and self-help groups expanded to address the increasing marginalization of women in a poor income-earning environment (less access to assets, lack of decision-making power, time poverty and limited livelihood opportunities). Gender awareness should be promoted among rural populations and local government stakeholders, emphasising the benefits of women's empowerment and decision-making on the wellbeing of rural families.
 14. Women need support to diversify and increase their engagement in productive economic activities, including improved access to financing and investment, technology, infrastructure, training and diverse markets. Investment and strengthening of efforts to empower rural women as important actors in achieving food security and improved nutrition are also needed. It is important to further develop income-earning opportunities for small-scale manufacturing such as processing of agriculture products, tailoring and preparing snacks for sale. One means of doing so is to link women to cooperatives and networks so they can sell their products and achieve their full livelihood potential. Women's access to markets has to be addressed by providing women equal links to markets, along with supporting resources and capacity building.
 15. For organizational capacity building, trainers need to be based on the islands to plan, manage, implement and oversee the work of the cooperatives until they are able to work independently. Cooperatives, Women Development Committees and NGOs all have an important role to play in assisting women to market their products directly and to obtain fair prices, while reducing the dependency on intermediaries. Women cooperative members need support in deepening their technical skills and increasing their knowledge base in a wider range of functional areas, including marketing.

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ANNEXES

Annex 1: List of key informants for interviews and focus group discussions

Dr Shafia Aminath	Director General, MoFA
Ms Shadhiya Ibrahim	Assistant Representative, UNFPA, Maldives
Ms Saeeda Umar	Chairperson, Council for Economic Empowerment of Women, MGF
Mr Ismail Rasheed	Director, Agribusiness, MoFA
Mr Ali Amir	Director, Agriculture Training, Extension and Research, MoFA
Mr Adam Ziyad	Director, Fisheries Management, MoFA
Ms Raheema Adam	Founding Member, Association of Lady Entrepreneurs
Ms Aishath Liusha	Farmer/Entrepreneur
Ms Sheeza Imad	Founding Member, Maldives Women's Chamber
Ms Aminath Abdulla	Founding Member, MACC
Ms Fathimath Shafeega	Founding Member, Women on Board
Ms Saudhiyaa Mohamed	Taro farmer/food processor
Mr Abdul Wahab	L. Council Secretariat, Executive Director; and farmer
Mr Ahmed Shiyaz	Council President, L. Gan Council Secretariat
Ms Mariyam Neena	Young Leaders Association
Ms Aminath Zeenaa	Young Leaders Association
Ms Shameema Ali	Farmer/forester
Ms Rasheeda Moonis	Farmer/forester – taro and coconut collection
Ms Aminath Naifa	Fish processor
Ms Saleema Ibrahim	Fish processor
Ms Fathimath Moosa	Farmer – taro and food processor
Ms Nahula Aboobakuru	Farmer and vegetable seller
Ms. Zulfa Abdulla	Administrative Officer, Fonadhoo Council Secretariat
Ms Moonisa Hassan	Assistant Planning Officer, Laamu Fonadhoo Council Secretariat
Mr Shakeeba Aboobakuru	Coral sand collector
Mr Ahmed Riyaz	Council Chairman, Laamu Fonadhoo Council Secretariat
Mr Ali Manik	Farmer/forester – coconut collection

Annex 2: Field stories

Ms Aishath Liusha: Farmer/small business owner, Laamu Gan Island

Ms Liusha and her extended family (husband, parents and siblings) migrated to Laamu Atoll in 2014 when she was hired as an Assistant Logistical Officer for the One UN Low Emission Climate-Resilient Development (LECReD) project being implemented on the atoll. While working for the LECReD project, she was struggling with her family expenses, as she had to pay rent for their home and attend to the other needs of the family. Since they could obtain land free of charge from Gan, and her husband had some experience of farming, they ventured into a small farming business. Although the project has ended, the family continues to live in Gan, as they have the potential to expand and sustain their business.

Gan is one of the largest islands in Maldives. Farmland is abundant and marketing networks are established, and there are cargo vessels transporting produce to the market frequently. Liusha, with support from family and friends, has also invested in the food service sector. She rents out land and operates a cosy café in the beachfront area of Gan. Currently, Liusha has more than 1 860 square metres of farmland and grows a variety of crops. As the main breadwinner of the family, Liusha does not get involved in domestic chores and concentrates on her businesses. Generally, her mother and younger siblings take care of housework.



Papaya cultivation

She is educated and takes primary responsibility for business decisions in consultation with her husband. As she is married to a non-Maldivian, all their businesses are registered under her name. After their early morning prayers, she and her husband head to the farm and work until 10:00 am. Normally, expatriate labour is hired to help with farming, however, this season they do not have any hired help, as they would like

to maximize their profit. Liusha explained with emotion how the heavy rainfall inundated the fields, and flooding accompanied by heavy wind during the North West monsoon destroyed 90 percent of their farmland. Heavy work such as land clearing, planting and daily farm management is often carried out by her husband, while Liusha works mostly on irrigation and harvesting activities.



Damaged papaya farm after bad weather during the monsoon season

After spending time in the field, she also attends to the daily administration of her businesses. She maintains a good planning schedule, logistics and financial routine to keep her businesses on track. When she has the opportunity, she also provides consultancy services to NGOs. She has the capacity to formulate project proposals and produce monitoring and evaluation reports for NGOs. Often she takes part in activities on a voluntary basis to support the farming community on the island. Her latest project was assisting the Funadhoo Farmers' Cooperative to prepare a project proposal.

Liusha spends her afternoon hours through to midnight at her small café with her husband assisting her, although he leaves her for a few hours in the evening to attend to farm work. Similar to other farmers, Liusha also highlighted that her biggest challenges in farming are climate-related. During the rainy season, farmland gets flooded, destroying her crops. Due to island topography, heavy rainfall often floods parts of the island on the western side where most of the farming is practiced. She believes that her only option is to set up greenhouse systems to protect her crops. Fortunately, Liusha has no concerns with marketing as she is well linked to the network of foreign buyers from Malé.

Ms Nahula Aboobakuru: Farmer/retailer, Laamu Gan Island

Ms. Nahula Aboobakuru is a 38-year-old farmer on Laamu Gan Island. She has been farming for over 10 years. She started farming with her husband. Currently, she is responsible for the farm and her husband is the captain of a cargo boat travelling from Laamu Atoll to Malé. Nahula owns three farms with a total land area of approximately around 5 574 square metres. She grows a variety of tropical fruits and vegetables, and has coconut palms in the littoral forest area.



Nahula at the market stall

Nahula owns a small stall in the market area of the island. She rented this stall two years ago for MVR 250 per month. She earns about MVR 15 000 per month from sales. Most of the produce in her stall comes from her farm. She also purchases produce from other farmers. Nahula is the only woman who owns a stall in this market area. Unfortunately, this is the final month of her lease in this stall, as the Island Council has planned to build a mosque at this location and moved the farmers market to a new location. Stalls in the new market area are rented out based on applications submitted by the highest bidders. Nahula's bid was not successful and she fears the loss of her livelihood.

According to Nahula, her biggest worry in continuing with farming is climate change. Every year she has to deal with crop loss due to heavy rains and flooding, as well as pest and disease attacks. She stated that during the last monsoon, 90 percent of her banana plants

were destroyed. She participated in a short training programme on basic agricultural practices, but does not have access to extension services on the island. She is also concerned about the foreign community taking over the farming sector of her island. "Currently foreign workers have a network which dominates production and market. They work in the farm, on boats, as well as at the Malé market. We have to sell our produce at whatever price they want," said Nahula. She is concerned about the profitability of farming in the future. Nahula also stressed that the success of her work so far has been facilitated by a supportive husband, but that many other women are not as lucky as she is. She has full access to and control over the assets they own. She and her husband make decisions together after discussion. However, she said she is aware of many women who have been abandoned by their husbands and, therefore, are living in distressing conditions.



Different types of fruits and vegetables grown in the farm are sold at the market stall

When asked whether she had any opportunity to apply for assistance to improve her farming practices, she stated that there was an opportunity for training, but when she applied for assistance to establish drip irrigation in her field, she was not successful. She is not confident enough to take bank loans as she has concerns about the high interest rates for which she may not be able to make regular repayments.

Ms Saudiyya Mohamed: Taro farmer, Laamu Gan Island

Saudee (as her family calls her) was knee-deep in a swampy, field, planting taro when researchers spoke to her. With swift movement, she continued planting one by one, as she started talking about her work and life. The low-elevation areas of the island act as a drainage basin to the surrounding higher elevation, forming hectares of marshy land. This area is designated for taro farming and no formal registration is required to plant crops. According to the Gan Island Council, residents can select an area for planting and continue using the land free of charge for any duration. To meet Saudee, we walked through dense forest areas, assisted by her sister and her two children. The taro fields are isolated and extremely muddy. As we passed the narrow footpath leading to the swamp with fallen trees and rubbish, the children kept calling for their aunt to find her location. It is undoubtedly risky for women to be alone walking through jungle areas and working long hours until dusk in the swampy fields very far away from the residential areas where the likelihood of an accident is heightened.



The swamp is knee-deep but Saudee continues to plant taro

From dawn to midnight, she is either busy at work in the taro fields or at home working on food processing tasks. She is 48 years old and has four grown children, but since some of her children do not earn enough to provide for themselves and their own children, she wants to work hard to make life easier for them.

Saudee wakes up early in the morning and completes her household chores, preparing breakfast and cleaning the house before she heads to her taro field. Taro is grown year-round so she can harvest mature crop from different areas of the field throughout the year. Taro is a local delicacy and always has a market, but the farmers can only sell it to intermediaries for low prices, and the intermediaries reap most of the benefits. Saudee sells raw taro chips processed by thinly slicing the starchy roots and frying them

in oil. Taro chips have a long shelf life and can be sold year-round. She also prepares a special sweet from mashed taro and sugar wrapped with pandanus leaves to sell to the market. She prepares curry powder, local snacks such as coconut sweets, breadfruit chips and fried Moringa leaves. In addition, she collects fallen coconuts from the coconut groves in the dense forest areas.



Taro farm in the marshy land in Gan island

Despite the risky and laborious work, Saudee earns around MVR 2 000 to 5 000 per month. Laamu Atoll ranks seventh in terms of population and 8th in terms of unemployment. The atoll has high rates of drug use and crime, and as a result, many families suffer in different ways. According to Saudee, her youngest son has been in prison for many years and the main reason for her tireless efforts to earn money is to support her son in prison and his family who lives on a different island. As she is getting old and feeling the tiredness in her body, she is also aware that she needs to save money but right now she cannot afford to do so.



Saudee planting taro saplings in her new plot

Ms Rasheeda Moonis: Head of the family, Laamu Gan

Rasheeda Moonis is 52 years old and has six adult children. She believes working is essential and has worked extremely hard all her life and continues to do so. She is employed in the school as a cleaner and earns an annual salary of MVR 4 800. She works until around 1:00 pm in her salaried job and the rest of her time is taken up with other income-earning activities. Her husband has fallen ill and cannot earn, so she is the active income earner in the household. The children are grown up but she feels she needs to assist them and also her sick sister who is suffering from kidney failure.



Coconut collected from the forest

A typical day for Rasheeda starts at around 5.00 a.m. After prayers and breakfast, she goes to school at 6.30 a.m. and works in her salaried job as a cleaner. After returning, she has lunch and starts her household chores and her other income-earning activities. She farms, mainly taro, and gathers and sells coconuts. She also prepares curry powder and other food products. Taro farming is a tedious process, as it requires working in deep mud during planting and harvesting. It takes about 9–12 months before the crop can be harvested. Taro is usually sold raw in bags to the foreign middlemen who purchase it regularly. She also prepares and sells fried taro and other sweets. The taro fields are located in the forest, far away from the residential area, so she has to walk a long distance. During these forest walks, she often gathers coconuts, which she sells to the expatriates who come to buy. This has made her life easier as she does not

have to worry the market for her coconuts. Nonetheless, she feels that this way of selling does not fetch a fair price, but has no choice but to sell it to the expatriates who dominate the market. Rasheeda does not feel completely safe walking alone into the forest. She explained a worrying incident she experienced which she believes many women walking into the forest might have had. While walking to the taro field early in the morning, she noticed that two expatriate workers were following her. She felt extremely scared and ran inside a thick bush and managed to call her son for help using her mobile phone. Due to a labour shortage in the country, numerous migrant workers from Asia are employed in different service sectors. Laamu Atoll has a large population of migrant workers and a significant percentage live illegally in the islands. In the past, Rasheeda worked with her husband, who was a fisherman. They used to process fish and make *rihaakuru* at the house. The area built for cleaning the fish and the small shelter used to store the dried fish still exist in her backyard, although she is unable to do continue the work alone.

Their hard work in the past paved the way for them to save and build their home. She lives with her sick husband, sister and children in a five-bedroom house with a large living area and backyard. She feels that she has to work hard to save for further treatments for her husband and assist her sister, children and grandchildren. Rasheeda is a member of the Women's Development Committee (WDC). According to her, the WDC does not have any planned work schedule. Normally, they are engaged in voluntary, community activities such as cheerleading sports events, etc. Although Rasheeda lives a settled life, her main worry at present is her younger sister who is suffering from kidney disease. Her sister recently moved back to the island from Malé as she is divorced and her ex-husband refused to take care of her. The national medical insurance programme (AASANDHA) covers her weekly dialysis and medication expenses. However, she needs transportation and other assistance, which Rasheeda and her other family members cover.

Aminath Naifa: Fish Processor, L. Gan Island

Aminath Naifa is working as a fish processor in a small group that includes her husband, her husband's brother and his wife. They have been preparing dry fish and other fish products for four years. They purchase the small-sized fish rejected from the collection centres then process these into dried fish. Raw fish is gutted, cleaned and boiled for about 15 minutes and sun-dried. The broth remaining after boiling the fish is used to prepare fish paste, called *rihaakuru*, a favourite food of Maldivians consumed frequently with boiled rice.



Fish boiling oven at the fish processing designated area.

Naifa starts work around 8.00 a.m. She works with her family until late evening, taking a few short breaks in between to attend to children and household chores. They work at a designated area identified by the Island Council for fish processors. The area is rent-free and the firewood used for boiling the fish is collected freely from the communal forest areas.



Naifa checking the fish-boiling oven

According to Naifa, usually she and the wife of her husband's brother cook the fish and prepare *rihaakuru*. The men are involved in the cleaning, transportation and marketing of fish. Men normally deal with the purchase of raw fish and the pricing of the finished product.

Naifa's group has the capacity to process a significantly large amount of dry fish per day, depending on the availability of raw fish. The dried fish is packed in 45 kg bags and sold to local traders in Malé who in turn export to overseas markets. During the fishing season, they can produce 35–45 bags per month. The average price per kg of dry fish is MVR 70. They also prepare ten bottles of fish paste daily, which they sell at MVR 260 per bottle. Naifa also roasts spices and prepares curry powder inside their fish processing station when the firewood ovens are free after fish boiling. The roasted spices are later ground and bottled for home consumption and sale.



Roasting curry paste

The limitations of their small business are the unavailability of fish throughout the year and price fluctuation of dry fish stipulated by the local traders. Since they have limited storage space, they have to sell their produce even if the price is low, which reduces their profitability. Fish processing is considered a risky activity, as they are exposed to smoke from the firewood during fish boiling and the preparation of paste.

Shameema Ali: Social worker, L. Gan Island

Shameema was busy removing the husks of the coconuts that she collected earlier that day when researchers visited to interview her at home. Her house has a large backyard with coconut trees, papaya, mango, water and stone apple and curry leaves in addition to several ornamental plants. We sat at her outdoor seating area, *joali fathi*, and asked her to describe a typical day. She enthusiastically described a day full of work and responsibilities. She said that before eating breakfast, she walks about 20 minutes to sweep and clean a large vacant house owned by an ex-politician living in Malé. The homeowner does not directly hire Shameema; instead the caretaker of the home hires her. She is responsible for cleaning both the interior and outdoor compound of the home. Her employer pays MVR 2 000 per month for sweeping the compound out, of which Shameema pays MVR 150 per month to a migrant worker for transporting the waste to the garbage collection area of the island, which is located far away from the residential area. She stressed that earlier, when she was stronger, she used to carry the waste in her wheelbarrow to the dump yard by herself. Once the cleaning is over, she goes to the forest to collect coconuts. She brings her coconuts and some firewood home from the forest in her wheelbarrow. According to her, coconut collection has provided her an opportunity to increase her limited income. A bag of coconuts can be sold at MVR 250 per bag and each bag carries around 100 coconuts. At home, she husks the coconuts and separates them into two different categories according to size. The small ones are given away to her neighbours who prepare curry powder as a livelihood activity. The rest she packs in empty rice bags and sells.

Shameema believes that the influx of foreign workers in Laamu Atoll has made life easier in some ways for women like her. They come to her house to buy the coconuts for the market and pay her immediately. However, she is not happy with the price they offer, as she knows that the price of coconut at the market is several times higher



Husking the coconut inside the home compound using sharpened metal equipment

than what is normally paid to her. On the other hand, the availability of expatriate labour means that, when in need, she can hire labour to husk the coconuts and carry garbage to the dumping ground, which has lightened her workload.

After her chores, she looks after her 90-year-old bed-ridden mother. Her mother is financially secure as she receives MVR 5 000 as old age pension. After attending to her mother, feeding and cleaning, she visits her relatives and goes to bed at around 11:00 p.m. It was encouraging to note that she follows the political news of the country. She discussed the issues and challenges of current politics with enthusiasm and passion. This indicates that at the grassroots level, people are interested in politics, and understand it has an impact on their lives and they are willing to make their voice heard through any platform they are able to use.

Shameema is over 55 years old and has been married and divorced twice. She is now taking care of herself and her mother since her children moved to Malé. Her main aim is to work hard and save enough to visit Mecca to perform Hajj.

Saleema Moosa: Fish processor, Laamu Gan

Saleema is 43 years old and has been a fish processor for the past 5 years. She works in partnership with her husband, who operates a fish processing facility on Gan Island. They prepare dry fish or *Maldives fish*, as well as the fish paste *rihaakuru*, a Maldivian delicacy. The processing site is registered under her husband's name. They have five children and live a moderate life on the island.



Fish gutting and cleaning for boiling

They work for about 8 hours daily and have one foreign labourer who is paid a monthly salary of MVR 4 000. During the time of the interview, the labourer was cleaning the fish while her husband was preparing to boil the fish. Saleema's role also includes boiling the fish and packing it for sale. According to her, they have the capacity to boil about 300 kg of fish at a time. Within 15 minutes, the fish is ready to be removed from the fire and laid out for sun drying. They can process about 2 tonnes of fish in a day.

The family owns a pickup truck, which they bought through a bank loan under her husband's name, to transport the products. They are repaying the loan on schedule, although sometimes they are financially strained in doing so. According to Saleema, she and her husband make decisions on the business together, and she has full control over all the income they make.

She feels that the first half of the year is generally better in terms of availability of fish. When fishing catches are lower, they focus on agricultural activities. She also highlighted that during the rainy season, flooding destroys their farming efforts, representing a major loss.

Limitations are the unavailability of fish and low prices at times. Selling *rihaakuru* or fish paste is productive and fetches MVR 260 per bottle. She highlighted that with one tonne of fish she can prepare 18 bottles of fish paste. Saleema also expressed bitterness regarding marketing of fish through an intermediary. On one occasion they incurred a loss of MVR 75 000 when the intermediary to whom they sold the fish took their fish and did not make the payments. There is no formal agreement to sell the fish; instead it is undertaken based on mutual trust. The incident highlights the difficulties faced by small fish processors from islands far away from Malé in selling their products.



Saleema checking the sun dry fish

Saleema said that it is a risky business as their earnings vary depending on the fishing season. She added that in a good season they can make a profit of MVR 50 000–70 000 but that it can be as little as MVR 4 000 when the fishing is bad.



Firewood collected for fish boiling by the family

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