

## GENDER ASSESSMENT AND ACTION PLAN

### GENDER ASSESSMENT

**Gender mainstreaming category:** Effective gender mainstreaming

1. **Key issues.** Maldives ranks 83 out of 162 countries with a Gender Inequality Index of 0.348 in 2021.<sup>1</sup> The country is one of the most vulnerable nations to climate change and its gendered impacts are high on the poorest and those living in geographically remote island communities. About 8.2% of women live in households below the national poverty line is recorded at 8.2% in 2020.<sup>2</sup> Their gross national income per capita of \$7,454 is 48% of men's gross national income per capita of \$15,576 in 2018.<sup>3</sup> Labor force participation rate in the country is 60% with lesser rate for women at 45.6% (compared to 77.1% for men).<sup>4</sup> Women are expected to prioritize their family and domestic roles and remain primarily responsible for most unpaid care work, including caring for children and older people.<sup>5</sup> With high demand of time for care responsibilities (spending an average of 6 hours compared to men, 3 hours), women prefer informal employment which is characterized with no job security, and workers are often underemployed and underpaid. About 39% of the employed population work in the informal economy, and incidence of employment is higher for women in the Atolls at 54% (compared to men, 49%).<sup>6</sup> Women account for 84% of the home-based workers establishing small-run businesses out of their homes;<sup>7</sup> and those in rural islands are engaged mostly in traditional livelihood activities such as rope and thatch weaving, fish paste making, and home gardening<sup>8</sup>, which includes vegetable cultivation, taro farming, and coconut collection. The survey for the project<sup>9</sup> reports that in vegetable cultivation, "other family members" (31.4%) and "woman only" (29.8%) are most involved in decision making. As the women in informal economies juggle with care responsibilities at home, their productivity is limited to an average of 5 hours (compared to work in formal sector, 8 hours).<sup>10</sup> This reflects a huge pay gap. The government reports that if all status of employment is considered, on average, a woman earns 13% less than men.<sup>11</sup>

Agriculture accounts for 7% (11,919) of total employment with 9% (1,035) women in its informal sector.<sup>12</sup> About 54% of the registered farmers are rural women who also account for 45% and 87% of those employed in vegetable production and processing, respectively.<sup>13</sup> Those engaged in farming in the Atolls face difficulties in coping with and reducing the effects of hazards and climate change, due to their insufficient access to technology, resources, and markets. Women's limited expertise in smart farming technologies (i.e., container gardening, hydroponics, aquaponics), value chain development, financial literacy, and product branding and marketing impact largely on their motivation to sustain their farming activities. Smart farming tools typically require higher capital investment. Poor farm-to-market connectivity restricts mobility and transport of farm inputs and produce. Women farmers also lament on the lack of stable and larger markets for their farm produce, absence of local post-harvest facilities, and the inefficiency of inter-island cargo routes to expedite transport of farm inputs and produce. In addition to backyard farming, women, especially mothers, take second jobs to support household income and expenses.<sup>14</sup> These challenges are compounded by the limited markets and unfamiliarity of climate change adaptation measures, which may result to slow and gradual recoupment of investments. Climate change raises the risks of damage or loss of harvests, asset loss and physical harm. It also discourages women in reinforcing their contributions to food security and community resilience.

Poor understanding of the distinct roles and contributions of men and women in coastal and mangrove protection, often leads to lack of recognition of their distinct needs and interests in policies and programs. The division of labor and their embedding in cultural norms can lead to valuable, non-processing and non-marketing

<sup>1</sup> United Nations Development Programme. 2021. [Maldives: Gender Equality](#).

<sup>2</sup> National Bureau of Statistics. 2020. [I am Generation Equality: Realizing Women's Rights](#).

<sup>3</sup> International Labour Organization. 2022. [The Employment - Environment - Climate Nexus](#).

<sup>4</sup> Maldives Bureau of Statistics. 2019. [Informal Sector and Informal Employment Household Income and Expenditure Survey](#).

<sup>5</sup> Abdullah, F. et al. 2018. [Research Papers on the Situation of Women in Maldives](#). UN Women/UNFPA. Maldives.

<sup>6</sup> Maldives Bureau of Statistics. 2019. [Informal Employment, Household Income and Expenditure Survey](#).

<sup>7</sup> Food and Agriculture Organization of the United Nations. 2019. [Country Gender Assessment of Agriculture and the Rural Sector in Maldives](#).

<sup>8</sup> Law prohibits ownership of agricultural land. This is considered a community resourced managed by the locals and primarily devoted for subsistence farming. Plots are small, ranging from 100 m<sup>2</sup> to 500 m<sup>2</sup>. Source: Food and Agriculture Organization of the United Nations. [Fact Sheet: Maldives: Women in Agriculture, Environment and Rural Production](#).

<sup>9</sup> Asian Development Bank. 2023. Poverty, Gender and Social Assessment. Consultant report (TA-6977 REG).

<sup>10</sup> See Footnote 4, page 12 of MBS slides.

<sup>11</sup> See Footnote 2, page 5 of the infographic.

<sup>12</sup> See Footnote 6, page 21 of the HIES 2019 report.

<sup>13</sup> International Fund for Agricultural Development. 2021. [Maldives Country Strategy Note 2022–2023](#). (para. 22, p.4)

<sup>14</sup> From stakeholders' consultations during project fact-finding mission.

inputs by women but since women's engagement with and contributions in coastal and mangrove protection are not well documented, these are overlooked. The project survey<sup>15</sup> also reported that flood risk protection, "other family members" (35.1%) and "woman only" (22.9%) are again primary caretakers. Mangrove protection is dominated by "other family members" (56.5%), indicating broad family involvement in environmental conservation.

Under the Decentralization Act, the government has mandated that one-third of the elected local councils must be women and pursued the establishment of women development committees (WDCs) in the islands. Their presence provides an opportunity to meaningfully engage in key project activities. However, there are limited capacities and resources for the local women—either representing themselves individually or their households, as community leaders, or as members of group—which curtails their voice and contribution to effectively pursue groundbreaking initiatives and lead gender mainstreaming in the sector, more so in enhancing community resilience and food security. Women are also hardly involved in the design of drainage systems built to mitigate and reduce the effects of flooding in their communities. These were evident in the project survey<sup>16</sup> where it found that women hardly engage in community actions: (i) In community discussions on disaster risk reduction, 27.7% indicate that "Other family members" participate the most, followed closely by both men and women at 24.4%; (ii) participation in related training sessions is slightly higher for "Other family members" (26.4%) and both men and women (25.6%); and (iii) for employment opportunities in climate adaptation projects, the survey reported that the majority (44.2%) believe that "Other family members" benefit the most.

There are currently no academic programs for agriculture in Maldives; thus, reducing potential career options for girls after graduation. Many of the courses offered by universities are aimed at boosting the tourism industry, and health and education sectors. Also, most agricultural practices remain labor intensive which discourages young women to consider employment in farm work. This reduces young women's voice and immersion in the sector and community building.

The main current channels for receiving weather and early warning information are the internet, TV or social media. These are also the preferred channels for future information, although loudspeakers are also an option for 30% of households. About 48% of households state to have not received an early warning for the most recent disaster event and early warnings about floods, heatwaves and droughts are less received than storm early warning.<sup>17</sup> The women and vulnerable groups are marginalized further by the lack of information about weather alerts, forecasts, and climate projections due to limited communication infrastructure accessible to them.

These issues derail the acceleration of gender mainstreaming and transformative actions in the sector, and impact the quality of life of women in island communities.

2. **Key actions.** The project will focus key interventions on empowering women and increasing their meaningful participation in the sector by (i) strengthening their capacities to adapt to climate change and participate in disaster response and recovery actions (ii) supporting them in developing potential and diverse income generating activities using smart and adaptation technologies; and (iii) extending matching grants which aims to increase their resources and voice in business decisions, as well as influence community decisions towards enhancing resilience and food security. These actions are aligned to goals under the Asian Development Bank (ADB) Strategy Operational Priority 2 on accelerating progress of gender equality in operations, and the Government of Maldives' 2022–2026 Gender Equality Action Plan Strategy 4 on enforcing and establishing economic empowerment schemes and opportunities for across all sectors.

3. **Key implementation arrangements.** At the onset of project effectivity, the implementing agency will recruit a gender expert for 36-person months, intermittently for five years. The expert will be part of the project management unit (PMU) structure with the following core responsibilities: (a) carry out and track the implementation of the gender action plan (GAP), including the relevant contract packages supporting GAP implementation; (b) with guidance from PMU and ADB, design a practical work plan for GAP implementation; (c) integrate gender-responsive elements in trainings under the GAP; (d) ensure remedial actions are timely taken to address GAP-related issues; (e) work closely with relevant experts to ensure meaningful engagement with relevant civil society organizations; and (f) prepare reports to PMU and ADB on GAP progress and results, in prescribed forms and timelines. (See detailed terms of reference of expert in PAM, Appendix 8)

<sup>15</sup> See Footnote 9.

<sup>16</sup> See Footnote 9.

<sup>17</sup> See Footnote 9.

Implementation will be supported by TA xxxx to ensure that sufficient funds are allocated for all GAP-related activities. The PMU head will ensure that data and information in the reports are accurate and valid before it is submitted to ADB for assessment. The project should ensure that sufficient funds are allocated for the completion of the GAP and related activities. The implementation of the GAP will adopt a socially inclusive strategy to ensure that women and vulnerable people are able to meaningfully participate or benefit from the project initiatives. Key lessons and good practices observed during the implementation of the GAP will be documented by the gender expert. These will be incorporated in key reports—submitted to the ADB and implementing agency—for learning purposes and potential scale-up or replication in future ADB or government operations.

4. **Negative impact and risks.** There are no known impacts that will adversely affect women. In case there will negative impacts and risks identified at implementation, the gender expert will report it to the PMU and ADB for proper and timely action. The project recognizes the value addition of gender mainstreaming in enhancing the community's resilience to climate change by building their capacities to disaster response and recovery.

5. **Monitoring and reporting.** The gender expert in the PMU will be leading the administration of the GAP. With guidance from PMU and the ADB project team, the expert will develop an effective implementation and monitoring tool and report on GAP progress and results in prescribed ADB forms; (i) internal monthly progress reports, (ii) quarterly progress reports, (iii) completion report on the GAP. Reporting should be accurate and follow the prescribed reporting forms (see template in PAM, Annex 8). Data should be disaggregated by sex; location; and other relevant social dimensions, as required.

#### GENDER ACTION PLAN

Performance Indicators (activities and targets)	Contract Package Number (as applicable)	Responsibility	Timelines
<b>Output 1: Institutional and community capacity for climate adaptation improved.<sup>a</sup></b>			
1a. Gender-responsive <sup>b</sup> and inclusive training modules and materials <sup>c</sup> on climate change adaptation and disaster response and recovery planning was developed.	TA support required	PMU and consultants	Q3, 2026
1b. At least 50% of the MMS staff (30% are women) trained reported increased knowledge on weather data monitoring, early warning devises, and disaster response and recovery planning. (2023 Baseline: 30% of 103 MMS staff are women)	TA support required	MMS, PMU and consultants	Q2, 2027
1c. At least 50% of residents (45% are women) <sup>d</sup> reported improved skills on climate change adaptation and local disaster risk reduction planning. (2023 baseline: 0) (OP2.5.1)	TA support required	PMU and consultants	Q2 2028
1d. Gender-responsive communication materials on climate change adaptation measures, weather data monitoring, and early warning devises were enhanced and disseminated through e-based communication tools and platforms of MMS, WDCs and local councils.	TA support required	PMU and consultants	Q4 2029
<b>Output 2: Effective flood and coastal protection with nature-based solutions implemented.</b>			
2a. At least one of the coastal mangrove restoration activities in Kulhudhuffushi was led by women.	TA support required	PMU and consultants	Q2 2030
2b. Women development committee and women in the local council in Kulhudhuffushi were meaningfully engaged <sup>e</sup> in the development of the flood and coastal protection investments undertaken by the project.	TA support required	PMU and consultants	Q2, 2030
<b>Output 3. Climate-smart technologies and practices in agri-food system promoted.<sup>f</sup></b>			
3a. Gender-responsive and inclusive training modules and materials on climate-smart and water-saving agriculture practices and agribusiness development,	TA support required	HAC, PMU and consultants	Q1, 2027

including business or service provision proposal developments were developed. <sup>9</sup>			
3c. Training facilitated where 2,000 smallholder farmers (50% are women) reported to have received advisories on climate-smart and water-saving agriculture practices and agribusiness development including developing viable business proposals.	TA support required	HAC, PMU and consultants	Q4, 2027
3e. 1,000 proposals (30% are from women- and youth-led groups) <sup>h</sup> on climate-smart technologies submitted for funding. (OP 2.3.2)	TA support required	HAC, PMU and consultants	Q1, 2029
3f. At least 30% of the new staff employed in HAC are women. <sup>i</sup>	TA support required	HAC, PMU and consultants	Q3, 2030
<b>Output 4. Climate adaptation businesses and services, and urban farming implemented.</b>			
4a. Considerations for gender mainstreaming and inclusive approaches were incorporated in the grant scheme.	TA support required	HAC, PMU and consultants	Q2, 2027
4b. Screening and evaluation of all 1,000 proposals was conducted based on gender-mainstreamed evaluation criteria.	TA support required		
4c. Matching grant proposals for at 500 (30% are women-led) <sup>j</sup> approved new businesses and services were approved and implemented (2024 baseline: 0) (OP2.5.4)	TA support required	HAC, PMU and consultants	Q1, 2030
<b>Project GAP Administration Activities</b>			
1. Gender expert recruited by PMU.	Project funds	PMU	Q1 2026
2. Gender training for PMU including gender expert.	Project funds	ADB	Q1 2026
3. A workplan for implementation with detailed deliverables and timelines was developed.	Project funds	Gender expert	Q1 2026
4. Gender monitoring and tracking of GAP progress was established.	Project funds	Gender expert	Q1 2026
5. GAP progress reports were submitted monthly and quarterly to PMU and assessed by ADB.	Project funds	PMU, gender expert, ADB	Q2 2026-Q4 2030
6. Validated GAP completion report submitted to ADB.	Project funds	PMU	Q4 2030

ADB = Asian Development Bank, GAP = gender action plan, HAC = Hanimaadoo Agricultural Center, OP = operational priority, PMU = Project Management Unit, TA = technical assistance, WDC = women development committee.

<sup>a</sup> Geographic scope for Output 1 is Haa Dhallu and Addu atolls.

<sup>b</sup> Gender responsiveness entails providing women equal opportunities to access resources to for upskilling and learning with view of strengthening their participation and voice in household, business or community decisions.

<sup>c</sup> Include developing pre- and post-training evaluation surveys which should be carried out for all training activities including in Output 3.

<sup>d</sup> Population of women accounts for 42.8%. Diverse participation will be encouraged. It targets participation of the WDC, women members in the local councils, and women-led local civil society organizations (CSOs). Vulnerable groups: people with disabilities, older people, disadvantaged youth, income poor groups, and migrants in the project areas will also be mobilized to participate. Other relevant island-based civil society organizations and universities with local campuses will also be mobilized to participate.

<sup>e</sup> Meaningful engagement may be in the form of (but not limited to) participation in key consultations, or collaboration on implementation of key activities.

<sup>f</sup> Geographic scope for Output 2 is also Haa Dhallu and Addu atolls.

<sup>g</sup> Agribusiness development sessions will incorporate financial literacy for entrepreneurs and relevant trends in agriculture value chain, product branding, and marketing.

<sup>h</sup> 75% of the 30% (or 22.5%) target will be from women. About 54% of the rural farmers are women (see GA). Meanwhile, 19% of youth in the country are unemployed (see RRP).

<sup>i</sup> Report indicates additional human resource requirements of 24 staff. The target 7 (30%) of the new staff are female.

<sup>j</sup> Women-led refers to approved proposals developed by women representing themselves individually (i.e., as a farmer, entrepreneur, homemaker, teacher, etc.) or as a member of a group or organization, local or national in scope.

Source: [Guidelines for Gender Mainstreaming Categories of ADB Projects](#), ADB project documents