



## Strategy and Program Assessment

---

Document Stage: Final  
September 2007

# Maldives: Gender and Development Assessment

## A. Introduction

1. Maldivian women are among the most emancipated in South Asia and the Islamic world. There is no institutional discrimination along gender lines in access to education and health services or for jobs in the public sector. School enrollment rates for girls and boys are almost the same and are very high (at 94% for primary and 55% for secondary school) as are the adult literacy rates (98%). Women are employed in the government and in manufacturing, and they account for 70% of active persons in agriculture. The Maldives has the second-highest rank (behind Sri Lanka) on the United Nations Gender-related Development Index (GDI) in the South Asia region. Despite these commendable features, there are concerns related to the fact that few women actually participate in the labor market, that the share of female-headed households is amongst the highest worldwide, and that female-headed households are especially vulnerable to poverty.

2. Isolation and a lack of access to resources continue to frustrate women's participation in the economy. In addition to a simple lack of gainful employment opportunities for women in the atolls, there are areas where women face legal obstacles to their participation in development, including with respect to property rights, inheritance and provision of legal evidence. Challenges also exist in women's participation in decision-making, with women under-represented in local and national government, and particularly so in policy making positions.

3. The Maldives, due in large part to its scattered and isolated population, has enjoyed a history of close-knit kinship ties, united by a common language, Dhivehi, religion and a self-sufficient way of life. Women in the Maldives operate without the secondary burdens of class, caste, race or *purdah* faced by their sisters in nearby countries. Men and women socialize freely; can expect equal pay, equal access to education and to live to about the same age. There is no detectable gender preference for male children or parental bias in the nutrition or education of children. The Maldives also does not experience the levels of absolute poverty which drive women in other South Asian countries into risky occupations or increase their risk of becoming the victims of human trafficking.

## B. Key Issues

4. **Gender Stereotypes.** Gender gaps persist in various aspects of social development due to stereotypes and limited opportunities for women to work outside the home. The family is the most important social unit in Maldivian society and household management, home and child care is seen as the domain of women, while men are generally considered the household head. Women's domestic work burden is high, especially since the average household size is large (6.6 nationally, but 8 in Malé) with on average 3 children to care for. It is estimated that less than 4% of men contribute to the household tasks of cooking, childcare, cleaning, washing or ironing.<sup>1</sup> In addition, almost half of households in the Maldives are headed by women, about half of these because the husband was away working in Malé, at a resort or at sea, and one sixth as a result of being widowed or divorced.

5. **Labor Force Participation.** The female employment participation rate has declined from 60% in 1978 to 21% in 1995—from one of the highest in the region to one of the lowest in the world. Prior to the 1970s, men were responsible for going out on boats and catching fish, and women for drying, processing and marketing excess fish and fish products. The rapid economic development from the 1970s onwards was largely captured by men—in terms of the

---

<sup>1</sup> Ibrahim, M. 1991. After the UN theme group. 2000. *Gender and Development in the Maldives*. Malé.

mechanization of the fishing industry and sale of fish directly by fishermen to factory ships and centralized industries. Due to cultural mores, women make up just 5% of the labor force in tourism, since it is the men who are primarily employed on the many resort islands. Rising prosperity not only served to decrease the need for women's incomes, but also to reinforce their traditional gender role as home manager and child care provider, since men were away more often and for longer periods. Between 1995 and 2005, the female participation rate increased to 37%, as more women found jobs in the service sector in Malé, and while this does represent progress, the low participation rate is still cause for concern. The Maldives economy is hampered by skill shortages and human resource development constraints, resulting in part from women's exclusion from the labor force.

6. **Family Law.** Divorce is very common in the Maldives and the divorce rate remains high despite the introduction of the codified Family Law in 2001.<sup>2</sup> In 2005 there were 4,932 marriages and 1,757 divorces. Divorced women and their children are particularly economically vulnerable and divorced women have limited choices to improve their situation apart from remarrying: Maldivian women have on average, four marriages by the time they reach 50 years of age (footnote 6).<sup>3</sup> The Maldives has one of the highest rates of female-headed households in the world, at 47%. Almost a quarter of these had no income-earning member, with only 21% economically active in the week preceding the census. Many female-headed households receive remittance income from absent partners working in Malé or on resorts, however the 2005 VPA did identify that female headed households are more likely to be living in poverty than male headed households.

7. **Healthcare.** Access to basic health services is now nearly universal in the Maldives, and significant progress has been made in improving access to maternal and child health services and family planning, impacting positively on infant, child and maternal mortality statistics. There is, however, an unmet need for modern contraception (only 37% have access) amongst married women and an increase in unwanted pregnancies amongst unmarried youth. Malnutrition is a major contributor to complications and mortality of women during childbirth, and underweight babies. Women are also at risk during complicated pregnancies due to the lack of affordable transport to atoll referral hospitals or the capital in the case of complications experienced while giving birth.

8. **Education.** As per the 2000 census, females and males both attained 99% literacy. Cultural expectations regarding young women living away from home impact upon the numbers of female students studying abroad and hence female attainment of tertiary qualifications. From 1995 to 2000 a total of 876 students were awarded government scholarships to study abroad, 42% of which went to girls. From 2001 to 2005, 39% of undergraduate scholarships went to girls, 38% of post-graduate scholarships and 22% of doctorate scholarships.

9. **Legal Rights.** The Maldives has a legal system that is a combination of common law and *Shariah* provisions. The main areas where women face legal obstacles to their participation

<sup>2</sup> Polygamy is legal in the Maldives, though apparently not common. Fifty-nine such marriages took place in 1998.

<sup>3</sup> The current population consolidation policy is that any relocation should be voluntary and only be facilitated when the whole community formally lodges the decision to move. Another prerequisite is the explicit agreement and cooperation between the relocating community and the potential host community. Each relocating family receives a new house (cost of \$42,500 in 2007) in exchange for their own (occupied) house plus Rf50,000 (\$3,891) as relocation compensation. The first island relocation took place in January 2005. Since then, three more islands communities have been relocated, five islands are in partial relocation, four communities are on their original islands awaiting housing construction elsewhere, and five more are anticipating relocation. (Ministry of Planning and National Development. 2007. *Population and Development Consolidation*. Malé.).

in development are property rights, inheritance and provision of legal evidence. In *hudood*<sup>4</sup> offenses, a woman's word does not carry the same weight as a man's in a *Shariah*-based court of law, therefore in cases of sexual offense, it is a man's word against a woman's, with onerous provisions for presentation of evidence such as medical documentation of injuries. Violence against women is a serious problem which is largely ignored by the legal system, with recent Government reports estimating that one in three Maldivian women aged 15-29 had experienced some form of physical or sexual violence at least once in their lifetime. The rules of inheritance favour men, as they are defined in terms of the person's relationship to the deceased, and assume that men will provide maintenance for women automatically. The Family Law Act (2001) was the first law enacted which specifically relates to gender relations, marriage and family life. It sets the minimum age of marriage at 18 years for both men and women and strengthens the rules on polygamous marriages. In addition, men's right to divorce based on reciting a verbal formula was rescinded.

10. **Decision-making.** Gender discrimination exists in the realm of public service and politics. Only 15% of the legislators and senior officials in the Maldives are women. The government is the largest employer in the Maldives, and employs 62% males and 38% females. Females however make up 54% of temporary government jobs and are concentrated in the education, health and welfare sectors, whereas males dominate in the services sector and the senior ranks of the public service. Women are also under-represented in positions of political leadership. There are four women in the cabinet of 22 (13.6%), 6 women in the Majlis out of 50 (12%) and 11 women in the Special Majlis out of 113 (9%).

### C. National Policy and Strategy

11. Over the past two decades, the Government's approach to gender development has changed from a focus on empowerment and integration to one of gender equality and mainstreaming. The Ministry of Gender and Family (MoGF) was restructured following the Cabinet reshuffle of July 2005 to focus on gender, child protection and family. Its mandate is to formulate policy guidelines, establish standards, undertake monitoring and evaluation and encourage NGOs, CBOs and the private sector to deliver services to women, children and families, while measures to close identified gender gaps are mainstreamed through the line ministries. Policies and strategies regarding gender, child protection and family services in the 7NDP reflect a results-based approach to closing gender gaps. For the MoGF, key 7NDP goals include: (i) develop institutional frameworks and establish a multi-disciplinary protection system for children and vulnerable women; (ii) develop institutional framework and establish support services for children and families in particularly difficult circumstances; (iii) support the strengthening of the justice and legal system to protect the rights of children and women; (iv) promote the health and well being of families; (iv) promote policies for the social inclusion of the elderly and people with special needs and safeguard their well-being within the community; (v) develop mechanisms to increase economic and socio-political participation of women; and (vi) mainstream gender and child rights concerns.

12. The Maldives is a signatory to the Convention on the Elimination of all Forms of Discrimination (CEDAW) in 1993. The UN CEDAW Committee, in its response to the Maldives' initial (1998) report in 2001, commended the Maldives' political will to work towards women's human rights as an integral dimension of national development, as encompassed in the Vision 2020 document, the gender national plan of action and the national development plan. Indeed, a separate section on gender was incorporated for the first time in the Fifth National Development

---

<sup>4</sup> Islamic laws stating the limits ordained by Allah and including the deterrent punishments for serious crimes.

Plan (1997–1999), and gender has been effectively mainstreamed in the National Development Plans since then. A National Policy on Gender Equality was passed in April 2006 and consideration is being given to adopting the Optional CEDAW Protocol. Gender Equality is one of the eleven guiding principles of the 7NDP.

13. In the aftermath of the tsunami, women were found to be resilient and resourceful, active participants in the clean-up, social support and management of centres set up to cater to internally displaced people. However women's work tended to be voluntary while men gained paid reconstruction employment. Many women are still working to re-establish their gardens and businesses with very limited amounts of public assistance.

#### **D. ADB Experience**

14. ADB assistance to promote gender equity follows a two-pronged approach: (i) mainstreaming gender concerns in all of ADB's macroeconomic, sector, and project work; and (ii) mainstreaming gender equality considerations in projects to enhance women's access to services and economic opportunities. This approach is put into effect through relevant loans and TA, and through actions by the Government and other stakeholders.

15. For example, the Outer Islands Electrification Project has improved the reliability of electricity supply in the islands. This has enabled communities to operate shore-based refrigeration and ice-making industries, as well as processing facilities which generate island-based employment. Rural electrification also decreases drudgery in the lives of island women through access to labor saving electric household devices, replacement of natural fuel based cooking, decreasing the need for time consuming wood collection and decreased smoke inhalation. ADB assistance to the ports and shipping sector has, amongst other achievements, removed bottlenecks which delayed the trans-shipment of goods between Malé and the islands. This has important implications for women and children's health as shortages of supply of food, particularly fresh fruit and vegetables has been linked to malnutrition in children and dietary deficiencies. It also addressed one of the primary causes of female-poverty, that of isolation.

#### **E. Activities of Other Development Partners**

16. A large number of external agencies and international NGOs support projects that are specifically targeting women and girls, have gender equality goals in their general development assistance programs, and are supporting woman-focused projects or project components. Within the group of UN-specialized agencies, the UNFPA-executed project Empowerment of Women has been a significant first step in advancing gender equality. The UNFPA's main focus has been antenatal and post natal care, and population policy. They have also worked closely with the MoGF to sensitise the media to give positive gender messages. World Bank education projects have been designed to address access and quality issues in the education system. This has particularly impacted on women and girls, as not only was their access to education more limited in the atolls, but teachers (a female dominated occupation at primary level) were more likely to be unqualified.

17. The main bilateral development partners who have sponsored activities in the Maldives have been Australia, Canada, India, Japan and the United Kingdom. Many bilateral development partners have also provided assistance in response to the tsunami, as have international NGOs, notably the International Federation of the Red Cross and Red Crescent, and several country chapters of the Red Cross, contributing to the restoration of basic services and livelihoods for women nationwide.

18. Several initiatives have been undertaken to stimulate the small and medium enterprise sector by the development partners, with a particular emphasis on female self-employment. A current UN supported initiative is the establishment of a National Handicrafts Centre in Malé and the establishment of a “Made in the Maldives” brand to distinguish local from imported products. The Maldives College of Higher Education—established under ADB assistance—provides training in production of traditional handicrafts as does the Creative Arts and Crafts Training Centre in Villingili (Malé). Other centres of local crafts exist in the atolls and there is scope for expansion of both facilities and products once solutions are found for a number of barriers which exist—notably lack of finance, reliable transportation to get products to markets, and scale of production to meet demand.

19. Most of the NGOs working in the gender and development area come from a health background and have widened their mandates to include advocacy for women’s rights and to provide community services directed at women and children. Prominent local NGOs involved in gender and development include the Society for Health Education, the Foundation for Advancement of Self-help in Attaining Needs, and the *Kanduholhudhoo* Island Development Society.

## **F. ADB Strategy**

20. ADB’s assistance will promote: (i) equal capabilities in women, men, girls, and boys; (ii) equal access to resources and opportunities; and (iii) equality in decision making and rights. This strategic framework is consistent with the guarantees of equal treatment in the Maldives Constitution and laws and with the gender strategy in the 7NDP. ADB will continue to mainstream gender concerns in all operations—macroeconomic and sector work, loans and TA projects—and at all stages of the project cycle. Towards this end, each new TA or loan project will include an analysis of opportunities to address barriers to women’s participation and opportunities to challenge restrictive social norms which favor men, particularly with regard to mobility and sex stereotyped work. ADB will ensure that no gender-based discrimination occurs—be it access to credit, or participation in decision making work of island development committees which decide on, amongst other matters, whether to accept a proposed power generation scheme. ADB will also continue to support gender equality policy measures, through policy advocacy, partnering, donor coordination and by mainstreaming support for these measures in its program of lending and nonlending assistance. While ADB’s assistance will be mainstreamed in all relevant operations, ADB’s assistance to foster gender awareness and equality will also be designed to be complementary to assistance provided by other development partners and stakeholders that support women-focused projects.

21. ADB’s future operations will be located in sectors where there is a substantial scope to enable a more equitable distribution of the social and economic development impacts in the Maldives. In particular, under the inclusive social development pillar, one such area is the development of SMEs. This offer the opportunities to address directly the disadvantages women experience in terms of low labor force participation, which affect their ability of ensure incomes and sustainable livelihood especially for the large number of household who are headed by women as a consequence of male migration.