



STUDY ON WOMEN'S EMPLOYMENT, SAFETY, AND MOBILITY IN THE MALDIVES

ACKNOWLEDGEMENTS

This report was prepared by the World Bank Group under the guidance and support of A2F Consulting LLC. The study was conducted as part of the Country Partnership Framework (CPF) for the Maldives for the period 2023- 2027, with the aim of promoting gender equality and women's empowerment in the tourism and fisheries sectors in the Maldives. The findings and recommendations presented in this report are intended to inform policy and programmatic interventions that foster inclusive economic growth and enhance women's participation in these key sectors. The research and analysis were made possible through the collaborative efforts of the World Bank team, led by Anna Kalashyan, with contributions from Aishath Ashiya Shathir, Priya Chopra, and the A2F Consulting team, led by Modibo Camara, with contributions from Ahadul Kabir Muyeed, Sumin Chun, Alex Proaño, Rodrigo Silva and Sofía Sandoval Ayala. We extend our gratitude to all stakeholders, including government agencies, private sector representatives, NGOs, and community members, who participated in the surveys, interviews, and focus group discussions, providing valuable insights that enriched this study.

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TABLE OF ABBREVIATIONS

| Abbreviation | Definition |
|--------------|---|
| CPF | Country Partnership Framework |
| FAO | Food and Agriculture Organization |
| FGDs | Focus Group Discussions |
| FLFP | Female Labor Force Participation |
| GBV | Gender-Based Violence |
| GDP | Gross Domestic Product |
| GU | Gender Unit |
| HESAP | Health, Safety, and Environmental Awareness Program |
| ICIEG | Cabo Verdean Institute for Gender Equality and Equity |
| IDIs | In-Depth Interviews |
| ILO | International Labour Organization |
| INE | National Statistics Institute |
| IOM | International Organization for Migration |
| ITCV | Cabo Verde Tourism Institute |
| KIIs | Key Informant Interviews |
| LFPR | Labor Force Participation Rate |
| MVR | Maldivian Rufiyaa |
| NGOs | Non-governmental organizations |
| UN | United Nations |
| UNWTO | World Tourism Organization |
| USAID | United States Agency for International Development |
| WBG | World Bank Group |



EXECUTIVE SUMMARY

Objectives & Methodology:

The Maldivian economy relies heavily on tourism and fisheries; the labor gap persists. Women's labor force participation is at 48.4%, which is significantly lower than men's at 79.5%. This could be due to social norms, family responsibilities, and structural barriers. This study seeks to understand these dynamics and propose concrete solutions to foster gender-equitable value chains in both sectors, increase women's economic participation, and promote equitable growth.

The study uses a mixed-methods approach to comprehensively analyze the factors influencing women's employment, safety, and mobility. Quantitative surveys engaged a representative sample of workers and employers in tourism and fisheries, ensuring gender balance. Surveys were supplemented with information from qualitative information, such as focus groups and interviews, to better understand the situation.

Key Sectoral Insights:

The fisheries sector workforce is concentrated in fish processing, with 68% of workers holding formal employment contracts. Workers in smoked fish processing and fish collection report high job and income satisfaction, while those in retail and canned fish processing face dissatisfaction due to low earnings. The majority of workers consider their commute easy. Despite these positive aspects, gender discrimination remains a challenge in the fisheries sector, with some workers rating the treatment of female employees as inadequate.

The tourism sector workforce is concentrated in travel organization and booking services. About 75% of workers benefit from formal contracts and associated job security. While job satisfaction is high across segments, income dissatisfaction persists, especially in booking services. Retail employees report the highest satisfaction, yet challenges such as long hours and mental exhaustion are reported, particularly during peak seasons. Safety perceptions are positive overall, though some sectors, like leisure activities, demonstrate gender-specific disparities in treatment. Regarding mobility, most workers do not face significant challenges.

Formal employment emerges as a critical determinant of income, with workers in formal roles earning significantly more than their informal counterparts. However, workers in informal jobs report higher job satisfaction due to the flexibility it offers, enabling a better balance between work and personal life. Larger companies in both sectors provide more benefits, including safety measures, transportation support, and training opportunities.

Both sectors require targeted training to address skill gaps. On-the-job coaching and technical skills are highly sought across all segments. In fisheries, workers seek training in processing, marketing, and compliance, while tourism workers emphasize the need for leadership, language, and administrative skills.

Barriers Shaping Women's Participation:

In fisheries, low wages and delayed payments undermine workers' financial stability. Supply chain challenges, including

high costs and logistical inefficiencies, create uncertainty across the value chain. Social norms exacerbate gender inequities, with women primarily relegated to fish processing roles while men dominate fishing and transportation. Cultural perceptions of fisheries work as physically demanding and unsuitable for women further restrict participation.

In tourism, workers reported long hours, insufficient compensation, and mental exhaustion during peak seasons. Women face additional challenges, such as societal resistance to working in mixed-gender environments and remote locations like resorts. These cultural barriers often lead women to prioritize family responsibilities over career progression. Systemic issues have also been reported, including limited pathways for professional growth hiring practices that favor men for leadership roles.

Lack of professional growth opportunities is prevalent across both sectors. Hiring practices limit women's advancement into leadership and higher-paying roles. Hiring inefficiencies also exist, as workers rely on word of mouth to find jobs, while employers increasingly turn to social media, creating a disconnect in job matching. Childcare support, which could address women's dual burdens of work and family responsibilities, is almost absent, with very few employers providing such facilities.

Action Plan:

The action plan is structured around three pillars to address gender inequities in fisheries and tourism.

- ▶ Pillar 1: Upskilling and Capacity Building aims to equip women with technical, leadership, and entrepreneurial skills.

Short-term actions include targeted training aligned with the GEAP and pilot programs to address country-specific challenges. Long-term goals involve developing online learning platforms and supporting training hubs to ensure sustainable capacity-building.

- ▶ Pillar 2: Transforming Social Norms focuses on advocacy and dialogue to promote women's participation. Short-term actions include awareness campaigns and partnerships with community leaders. Long-term goals involve integrating gender equality into school curricula, fostering media partnerships, and institutionalizing public-private dialogue to support childcare solutions.
- ▶ Pillar 3: Improving Financial Access and Market Opportunities focuses on empowering women entrepreneurs through financial support and ecosystem development. Short-term actions include grants, loans, and financial literacy programs. Long-term efforts involve establishing financing facilities, business incubators, certification programs, tax incentives, and digital platforms to enhance women's market access and entrepreneurial growth.



The findings presented in the report are primarily aimed at women, focusing on their specific experiences and needs.

1 INTRODUCTION

1.1 STUDY OBJECTIVES

The Maldives has a dynamic economy driven by various economic activities, with tourism and fisheries being the most prominent. The country consists of 26 atolls, which include 185 islands in the Indian Ocean. Known for its luxurious resorts and stunning marine biodiversity, the Maldives attracts millions of tourists annually, sustaining a robust hospitality industry. Fisheries, particularly tuna, represent a significant portion of exports and rural livelihoods.

Figure 1: Coral Reef in Study Area



The gender gap in Maldivian labor force participation stands at 31%. According to the 2022 Census, Maldivian women's labor force participation rate (LFPR) is 48.4%, while for men, it is 79.5%. The LFPR is slightly higher in Males than in other atolls, with the women's LFPR in Males being 51.5% and in other atolls 45.9%. Across genders, the primary reasons for not seeking employment were family and household responsibilities, weariness from job hunting, and unavailability of jobs in the area.¹ Gender disparity in family responsibilities is stark, with 92% of persons citing it as the reason for not seeking employment being women.

The World Bank commissioned A2F consulting to analyze underlying drivers that shape labor market outcomes across the key growth sectors. As an analytical component under the Maldives Country Partnership Framework (CPF) for FY23-27, this study extends the existing literature through primary data collection and analysis. It emphasizes unpacking the structural and cultural factors contributing to gender disparities in the labor market. Focusing on nature-based sectors such as tourism and fisheries, which are priority investment areas for the World Bank, the analysis provides an evidence-based understanding of the barriers and opportunities for promoting female labor force participation. Additionally, the study maps sectors and sub-sector activities that have successfully implemented gender-inclusive value chains and evaluates how enabling environments and infrastructure can be strengthened to facilitate greater inclusion of women in these sectors.

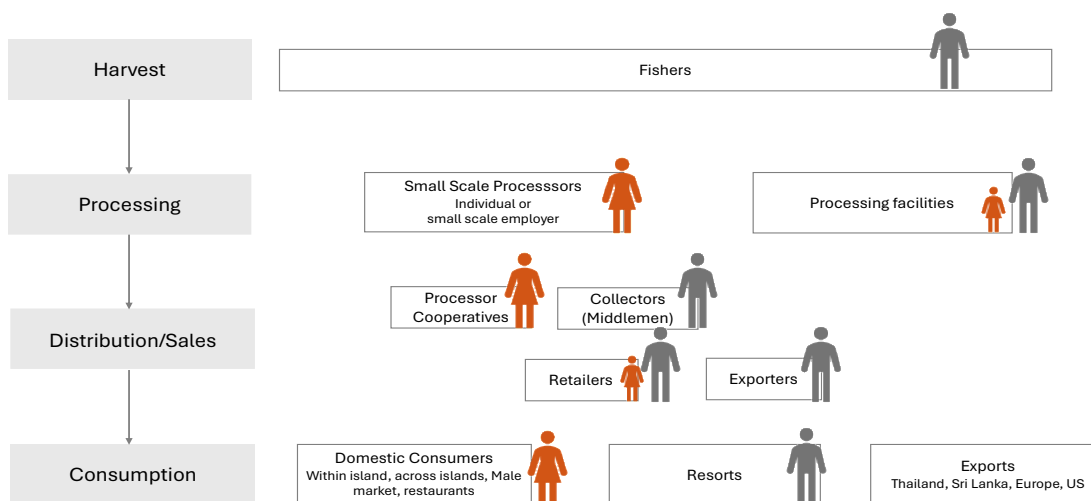
The study has been designed to comprehensively analyze the factors influencing women's employment, safety, and mobility in the tourism and fisheries sectors. Specific objectives include establishing gender profiles and roles using national-level survey data, identifying and addressing drivers of low female labor force participation, and mapping gender-equitable value

¹ Maldives Population and Housing Census 2022, Improving Labour Market Dynamics: Understanding Unemployment and Workforce Inactivity Summary

chains to inform practical strategies for inclusion. The study aims to robustly understand gender dynamics within these sectors, uncover the structural and cultural barriers impeding women’s participation, and identify actionable pathways to enhance gender equity and economic opportunities for women in the Maldivian workforce. Additionally, the study also sheds light on critical aspects of women’s economic empowerment such as financial inclusion and female entrepreneurship.

1.2 SECTORAL OVERVIEW²

Figure 2: Fishing Value Chain



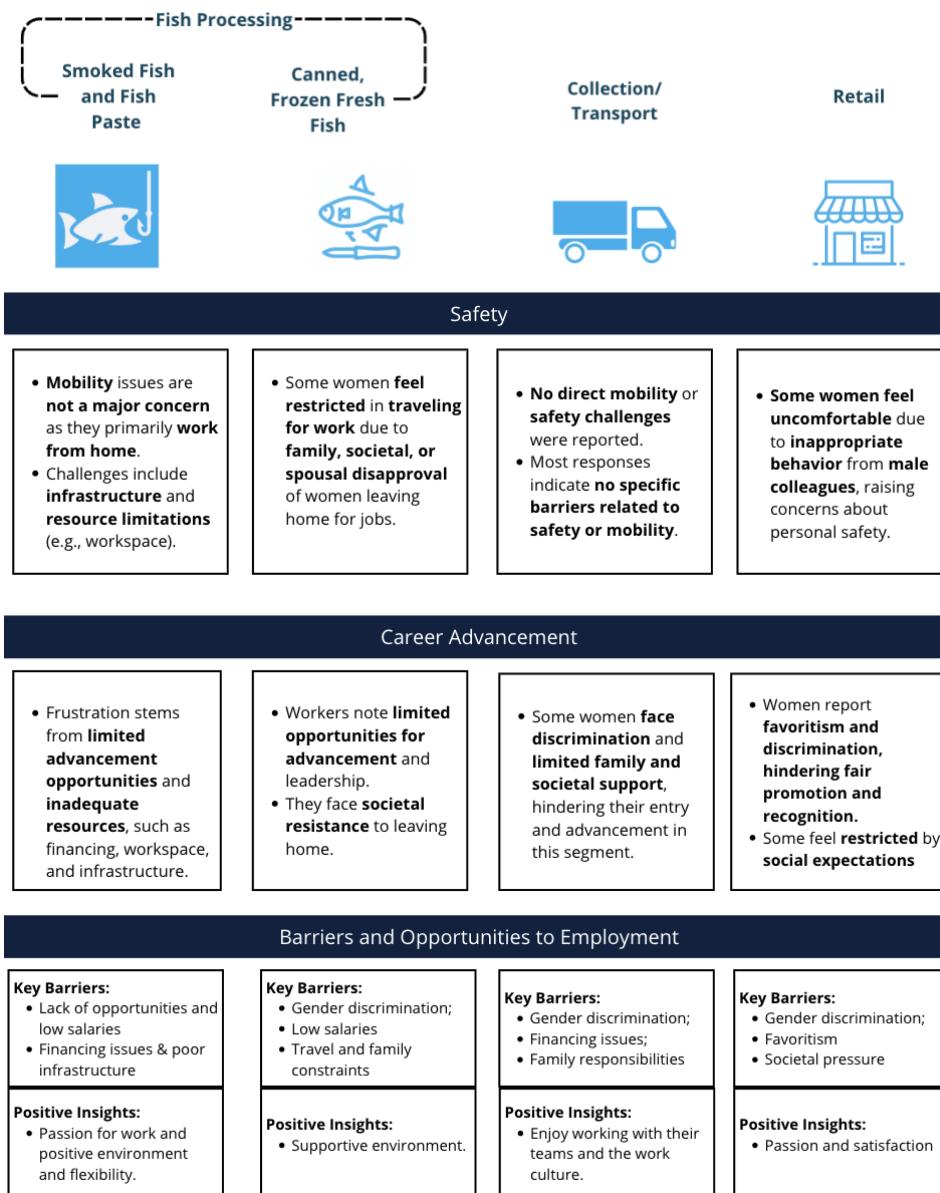
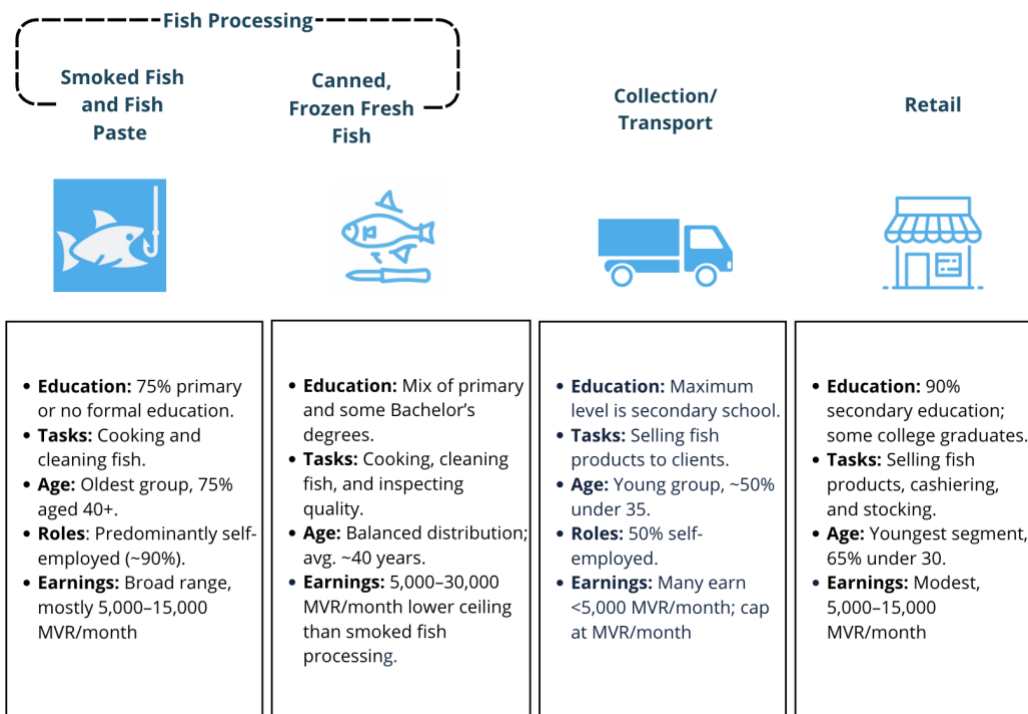
In fishing, women are most prevalent in post-harvest activities. Harvest is the initial stage, where fish are caught, or other marine products are collected. The captured fish is sold in the processing stage, including cleaning, filleting, and packaging. Then, in the distribution/sales phase, the processed products are distributed to markets, wholesalers, or retailers. Finally, the consumption stage is when the products reach the end consumer. Generally, women tend to be concentrated in operational and lower-status roles, while men occupy management, decision-making, and leadership positions, giving them more power and higher wages.

"...processing... cleaning and preparing fish, such as making Rihaakuru (fish soup) and sambal are repetitive and require precision, making them suitable for women according to societal norms, while men focus on physical tasks like fishing and transporting products."³

² The baseline sectoral overview is built on secondary information and is intended to provide the reader an overview of the fisheries and tourism value chains. While the mappings are based on the surveys conducted for this study and presents details on key variables to the reader to provide context for the rest of the report.

³ The phrases in quotation marks are taken directly from the qualitative data of this study, which includes interviews and focus groups conducted with workers, employers, and potential workers in the tourism and fisheries sectors.

Mapping of Fisheries Value Chain – Workers⁴



⁴ The information presented in the value chain mapping of workers and employers in the fisheries sectors is based on findings from surveys, IDIs, and FGDs conducted with workers and employers in the Maldivian fisheries industries for this study.

Mapping of Fisheries Value Chain – Employers

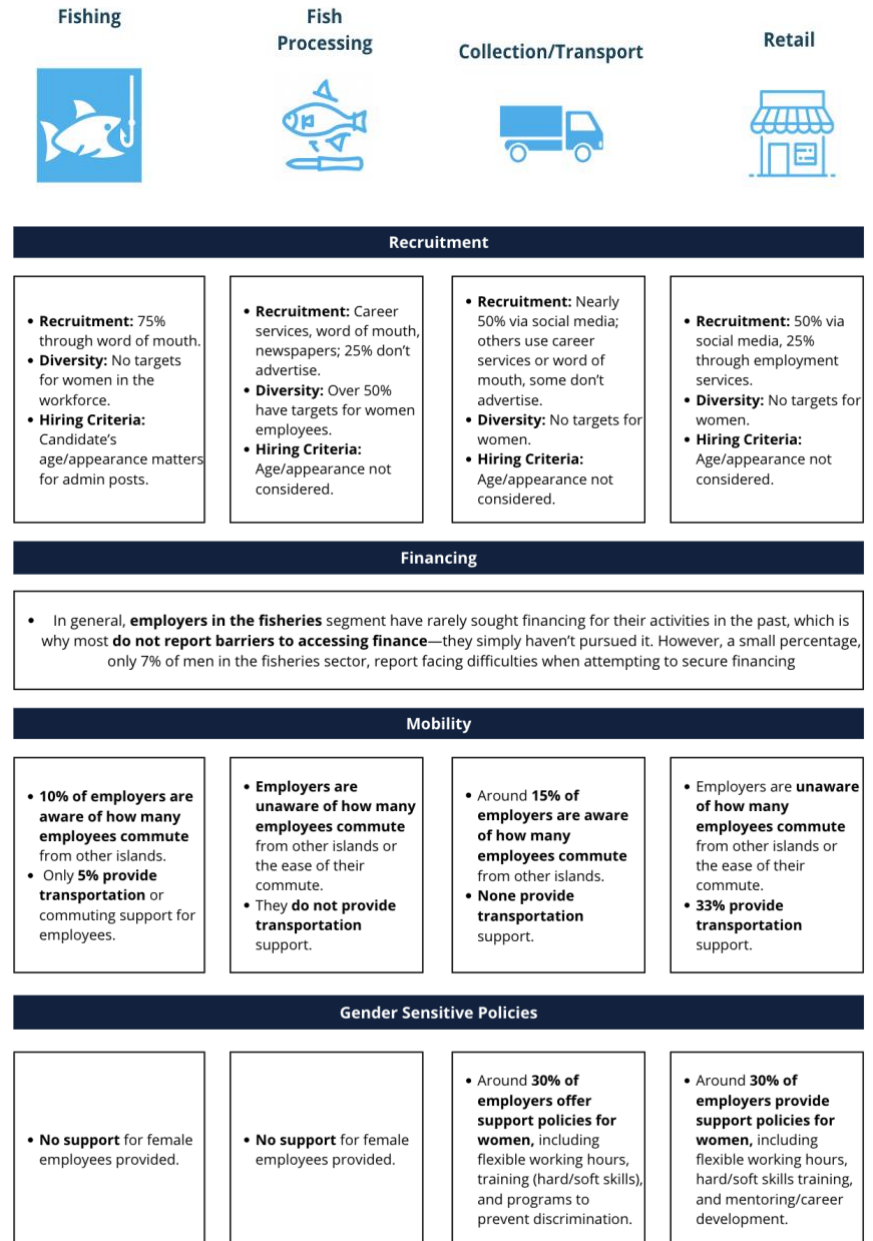
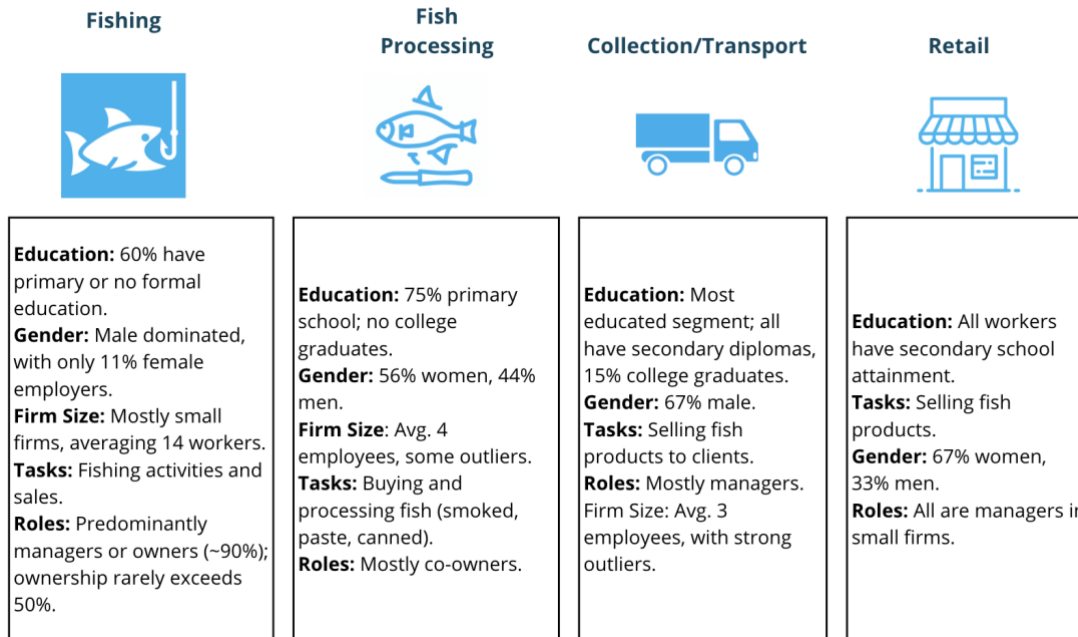
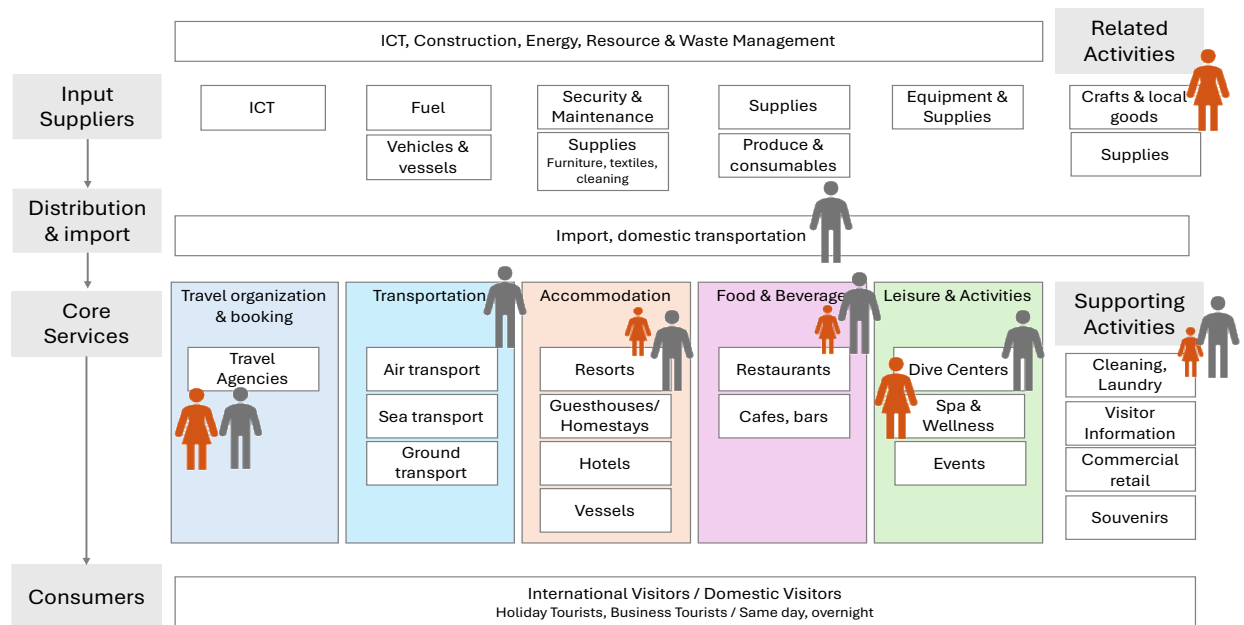


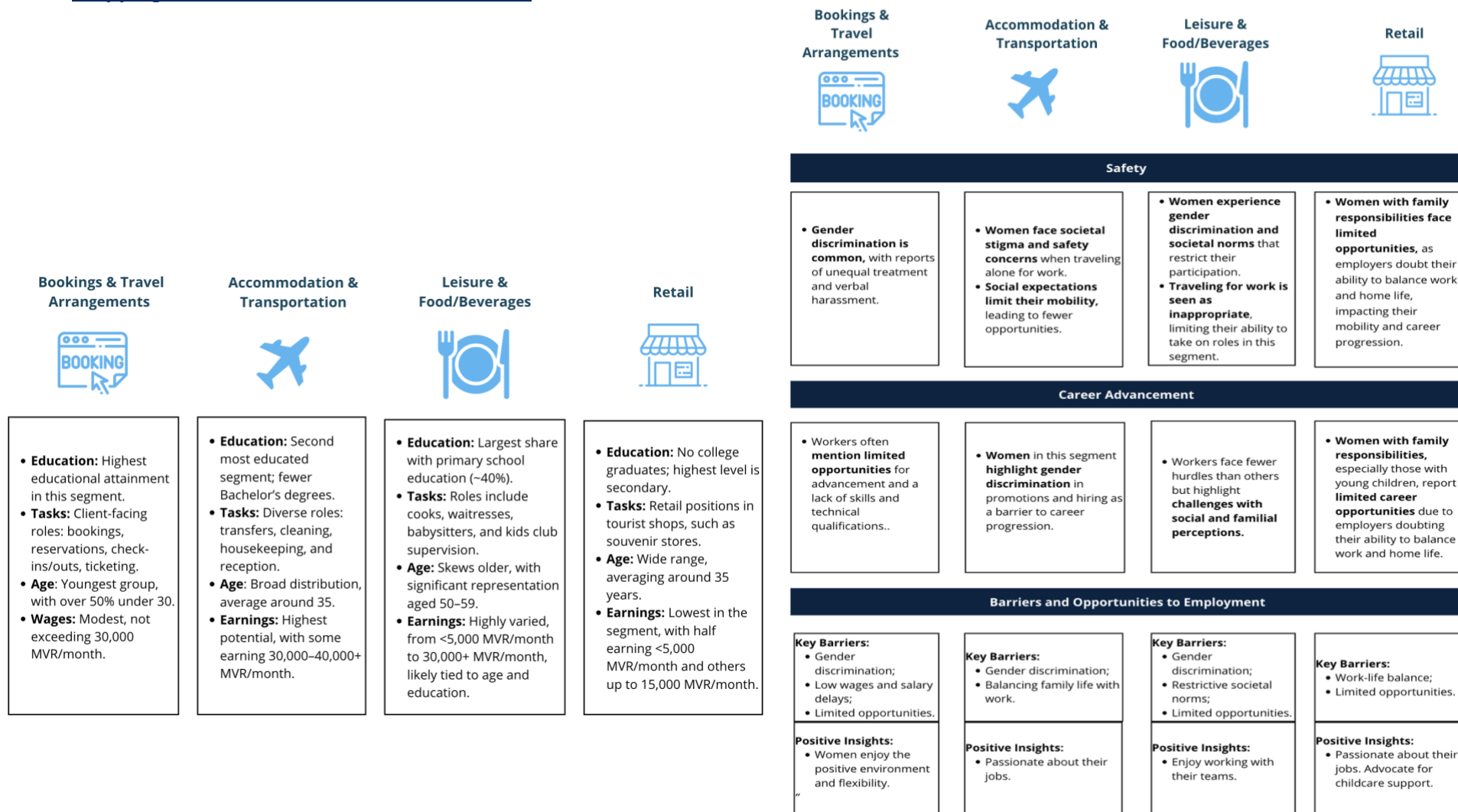
Figure 3: Tourism Value Chain



In tourism, women are most prevalent in Travel/booking and leisure activities. The tourism value chain shows the different stages and services in the tourism sector, ranging from input suppliers to supporting activities. Each part of the chain is divided into key elements, using icons that display gender distribution with men and women at each level. The initial phase includes services such as travel agencies, which function as intermediaries in the tourism sector. The core services that employ most workers are transportation (air, sea, and ground), accommodation (hotels, resorts, guesthouses), and food and beverage services (restaurants, cafes, bars, catering). Complementary services such as leisure activities, spas, wellness centers, and events are considered supporting activities in the tourism industry. As clearly shown in the KIIs, the Maldives' value chain in the tourism industry varies significantly by gender and the type of work performed. For example, women are underrepresented in the most prominent tourism complexes.

"The Maldives tourism industry is structured to include services like resorts, guesthouses, and liveaboard, with roles varying significantly between genders. Women are significantly underrepresented, with local Maldivian women making up only 5% in resorts."

Mapping of Tourism Value Chains – Workers⁵



⁵ The information presented in the value chain mapping of workers and employers in the tourism sectors is based on findings from surveys, IDIs, and FGDs conducted with workers and employers in the Maldivian tourism industries for this study

Mapping of Tourism Value Chains – Employer

Bookings & Travel Arrangements



Accommodation & Transportation



Leisure & Food/Beverages



Retail



Bookings & Travel Arrangements



- **Education:** All have secondary education; 35% college graduates.
- **Tasks:** Bookings and ticketing.
- **Gender:** 55% women.
- **Roles:** Mostly managers.
- **Firm Size:** Avg. 30 employees.

Accommodation & Transportation



- **Education:** 10% primary school; others split among secondary, VET, and college.
- **Tasks:** Mainly manage guest accommodations.
- **Gender:** 77% men.
- **Roles:** 50%+ are owners/co-owners.
- **Firm Size:** Avg. 65 employees

Leisure & Food/Beverages



- **Education:** Balanced between secondary and college; some with primary school.
- **Gender:** 55% female.
- **Roles:** Excursion sales, travel support, food/beverage; mostly managers or owner-managers.
- **Firm Size:** Avg. 19 employees (excluding outliers).

Retail



- **Education:** >35% primary school; no college graduates.
- **Business Type:** Retail shops for tourists (e.g., souvenirs).
- **Gender:** 75% female.
- **Roles:** All are owners, some also managers.
- **Firm Size:** Avg. 3 employees.

Recruitment

- **Recruitment Channels:** 60% via social media.
- **Diversity Targets:** 35% set targets for women in the workforce.
- **Hiring Criteria:** 25% prioritize age/appearance for customer-facing roles.

- **Recruitment Methods:** 75% use social media and word of mouth.
- **Diversity Targets:** 25% have targets for women employees.
- **Hiring Criteria:** 25% prioritize age/appearance for customer-facing roles.

- **Career Services:** 25% offer career/employment services.
- **Advertising:** Most rely on social media and word of mouth.
- **Diversity Targets:** 35% have targets for women.
- **Hiring Criteria:** 25% prioritize age/appearance for recruitment.

- Many employers (~35%) do not advertise positions, relying mostly on word of mouth.
- 50% have targets for hiring women.
- Only 10% consider age or appearance important for recruitment.

Financing

- Employers in this segment have never secured financing, with around 10% facing barriers in accessing investment funding.

- Around 25% of employers have secured financing, mostly from family members and partners.
- 20% have faced barriers in obtaining financing.

- Over 25% of employers have secured financing exclusively through commercial banks.
- None have reported barriers in obtaining financing support.

- Around 10% of employers (1) secured financing through personal savings.
- They faced difficulties due to insufficient collateral.

Mobility

- 35% of employers are aware of employee commuting from other islands.
- 35% provide transportation or commuting support, though not the same employers.

- Around 10% of employers are aware of employee commuting from other islands.
- Around 20% provide transportation support.

- Over 25% of employers are aware of employee commuting from other islands but don't know the ease of their commute.
- Over 25% provide transportation or an allowance.

- Employers are unaware of how many employees commute from other islands or the ease of their commute.
- None provide transportation support.

Gender Sensitive Policies

- Over 25% of employers offer support policies for women, including work-from-home options, flexible hours, and childcare support.

- The segment with the highest adoption of gender-sensitive policies, over 50% of employers.
- Policies include childcare, flexible hours, skills training, medical support, and residence.

- The segment with the lowest adherence to support policies for women (around 10%).
- Support includes childcare, flexible hours, mentoring, and residence.

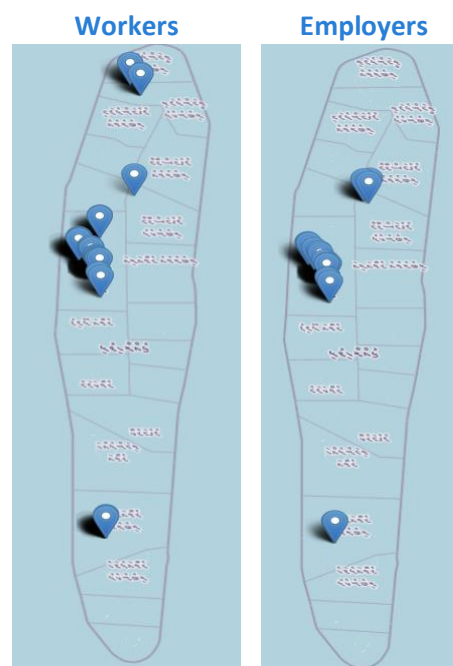
- Around 10% of employers provide support policies for women, exclusively through flexible working hours.

1.3 STUDY METHODOLOGY

The research included desk research, secondary data analysis, and primary quantitative and qualitative data from various actors involved in the fisheries and tourism value chains. Detailed Methodology is presented in Annex 1.

The final sample includes 361 respondents: 222 workers and 139 employers. Almost all (216) of the worker's survey respondents are women, while the employer's survey consisted of 94 male respondents and 45 female respondents. In terms of sectors, 214 are from tourism⁶ and 142 are in fisheries, 5 respondents were in both sectors. A combination of stratified random sampling and snowballing was used across key atolls: Haa Alif/ Haa Dhaalu, Baa/Raa, Malé area, Kaafu, Lhaviyani Gaafu Alif and Seenu. Data collection focused on these areas due to their relevance to both sectors. Participants were selected to represent the wide-ranging activities across both value chains. Topics covered employment characteristics, safety, mobility, and gender-specific barriers. Analysis used descriptive and inferential statistics to explore employment rates, income levels, job satisfaction, and perceived safety. This approach ensures a comprehensive understanding of the challenges and opportunities faced by women, allowing for targeted recommendations to enhance their participation in these sectors.

Figure 4: Surveys Location



The survey conducted primarily focuses on women as it aims to assess their specific challenges and opportunities in the fisheries and tourism sectors. The study seeks to highlight gender-specific barriers and propose targeted solutions to improve women's economic participation.

The qualitative survey included 30 in-depth interviews (IDIs) 5 focus group discussions (FGDs), and 17 key informant interviews (KIIs), conducted across seven atolls to capture diverse experiences in the tourism and fisheries sectors. IDIs ensured representation from urban and remote areas, targeting individuals relevant to workplace dynamics, cultural barriers, and economic opportunities. FGDs gathered collective insights, highlighting challenges like gender discrimination, lack of flexibility, and safety concerns. Participants included women working in fisheries processing, tourism accommodations, and entrepreneurship. On the other hand, KIIs were conducted with representatives from government, NGOs, and private sector stakeholders. KIIs provided sector-specific insights into policy frameworks, institutional practices, and community challenges.

⁶ For the tourism sector workers, 28 interviews were conducted with resort workers, 16 with guest house workers, 14 working in travel agencies, 10 in hotels and the rest work in different segments of the hospitality industry including airlines, tourist shops.

1.4 REPORT STRUCTURE

The report is structured into seven sections, including the introduction and final annexes. Following the introduction, which covers the study objectives and methodology:

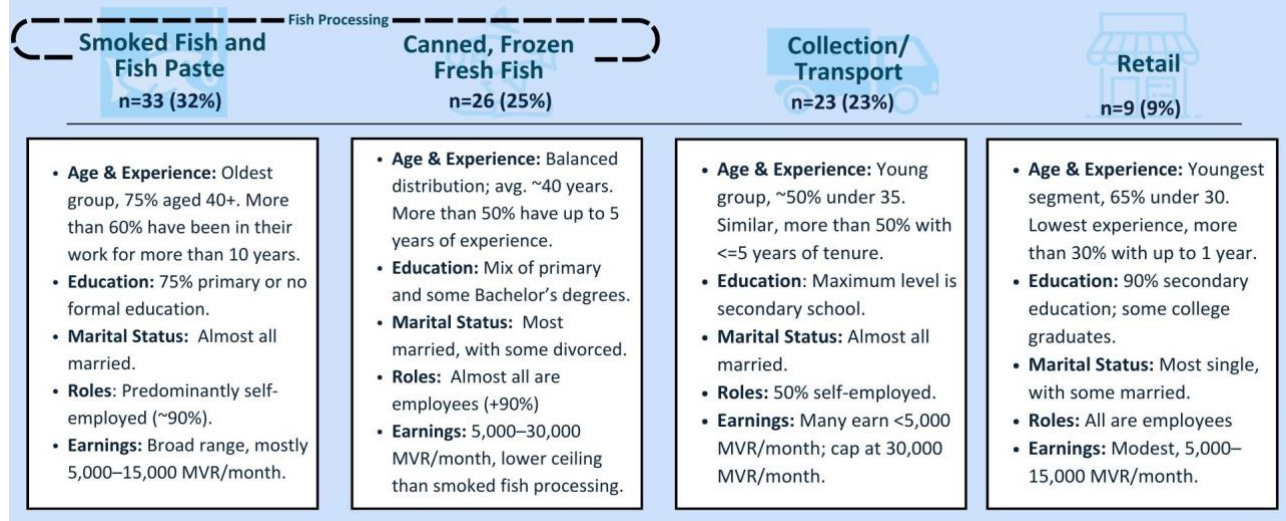
- ▶ **Section 2** delves into the demographic composition of workers and employers surveyed in the tourism and fisheries sectors. It provides detailed statistics on the socio-economic profile of the respondents. These findings set the base for the subsequent discussions on barriers, workforce trends, and disparities.
- ▶ **Section 3** analyzes the structural and operational dynamics of the tourism and fisheries sectors. It maps value chains, highlights key labor market trends, and identifies gender disparities in job roles, satisfaction levels, workplace safety, and mobility support. This section sets the stage for identifying specific challenges and opportunities addressed in later sections.
- ▶ **Section 4** builds on the demographic and sectoral insights, delving deeper into workforce trends, and focusing on income levels, job satisfaction, and growth opportunities. It explores how these trends differ across gender, employment types (formal vs. informal), and sectoral roles, providing critical insights into economic and social factors influencing labor outcomes.
- ▶ **Section 5** explores the structural, cultural, and economic barriers limiting women's participation in tourism and fisheries. By highlighting issues on societal norms, workplace discrimination, limited access to childcare, and skills gaps, the section directly links the actionable strategies discussed in the following sections.
- ▶ **Section 6** delves into good practices and initiatives key stakeholders can follow to establish gender-equitable value chains. Three case studies further explore how such initiatives were implemented in practice. The section closes with lessons learned for the Maldivian context.
- ▶ **Section 7** synthesizes the findings from earlier sections to propose a strategic roadmap for stakeholders. It outlines actionable steps across three key pillars: capacity building, cultural change, and access to finance. The roadmap emphasizes collaboration among government, private sector actors, and development partners to promote gender inclusion and economic opportunities for women.

2 EXPLORING DEMOGRAPHICS

2.1 FISHERIES SECTOR

2.1.1 Workers

Figure 5: Fisheries Workers Value Chain Profiles



Age & Experience:

Workers in traditional fish processing practices such as producing fish paste and smoked fish are typically older and have been with their employer for more than 10 years. In contrast, the retail and transportation segments of the fishing value chain tend to employ younger workers.

Education:

The educational attainment of workers varies significantly within the fishing value chain. The lowest levels of educational achievement are in the smoked fish and fish paste processing segment, where 25% of workers have never attended school. In contrast, retail workers have the highest education levels. This disparity is primarily because in the fishing sector, processing practical skills are passed down informally.

Marital Status:

Most workers in the fishing sector are married. Apart from retail, where the workforce is the youngest, in all other segments, almost all workers are married.

Roles:

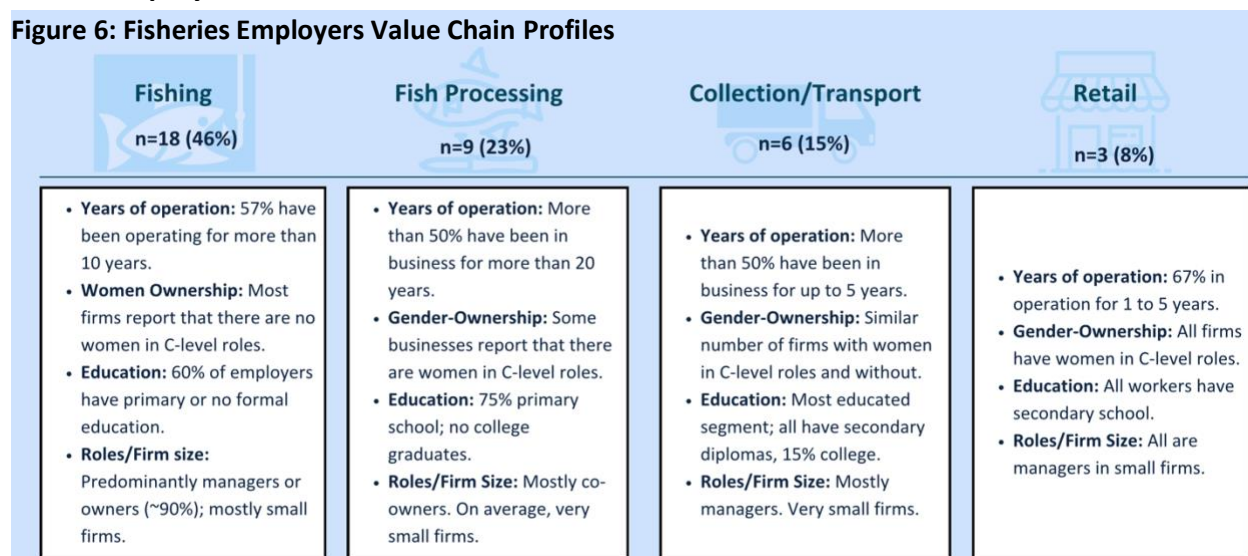
Workers in retail and processing of canned/frozen fresh fish are employed by others. Workers in the processing of smoked fish and fish paste are self-employed. Many of the workers in this segment work independently, often processing and packaging fish at their homes.

Earnings:

Workers earn mostly between 5,000 and 15,000 MVR per month. Processing of smoked fish or paste and collection/transport present the highest number of workers earning less than 5,000 MVR. On the other hand, processing of canned/frozen fresh fish presents the most balanced income, with 92% of workers earning 5,000 to 15,000 MVR.

2.1.2 Employers

Figure 6: Fisheries Employers Value Chain Profiles



Years of Operation:

Most employers in fishing and fish processing have been in business for 10 years or more. On the other hand, firms in fish collection/transport and retail have been operating for up to 5 years. In fish processing specifically, more than 50% of the businesses have been operating for more than 20 years. This shows that segments in the processing and harvesting phase are more resilient than the ones in distribution and sales.

Women Ownership:

The presence of women in management and ownership roles varies significantly within value chain segments. In fish retail, women are in C-level roles in all the businesses interviewed. Additionally, women also have C-level roles in fish processing and fish collection/transport. Nevertheless, in the fishing segment, most businesses report that there are no women in ownership or manager roles. This shows that there are still barriers to the entrance of women employers in male-dominated roles, such as fishing.

Education:

In fishing and fish processing most employers have no or low education level. In fishing 60% of the employers report having primary or no formal education at all. Additionally, in fish processing, 75% of employers have only completed primary education. Conversely, employers in the marketing segments of the value chain present higher levels of education. In these, all report having completed at least secondary education.

Roles/Firm Size:

Most employers are managers, managing small firms. Nevertheless, some of the employers in fishing and fish processing are both owners/co-owners of the firm. Additionally, the firms are characterized by having a low number of employees. The biggest firms are in the fishing segment, where these have an average of 14 employees. For the rest of the value chain, the firms average a total of 3 or 4 employees.

2.2 TOURISM SECTOR

2.2.1 Workers

Roles:

Figure 7: Tourism Workers Value Chain Profiles

| Bookings & Travel Arrangements n=31 (28%) | Accommodation & Transportation n=30 (26%) | Leisure & Food/Beverages n=25 (23%) | Retail n=9 (9%) |
|---|---|--|--|
| <ul style="list-style-type: none"> • Age & Experience: Youngest group, with over 50% under 30. +65% have been working at most for 5 years. • Education: Highest educational attainment. • Marital Status: Most married, with some single or divorced. • Roles: All are employees. • Earnings: Modest, not exceeding 30,000 MVR/month. | <ul style="list-style-type: none"> • Age & Experience: Broad distribution, average around 35. >70% have been working for 5 years or less. • Education: Second most educated segment. • Marital Status: Most married, some single. • Roles: All are employees. • Earnings: Highest potential, with some earning 30,000–40,000+ MVR/month. | <ul style="list-style-type: none"> • Age & Experience: Some representation aged 50–59. >30% have been working for more than 5 years. • Education: 40% with primary school education. • Marital Status: Majority married, some divorced and single • Roles: All are employees. • Earnings: Varied, from <5,000 MVR/month to 30,000+ MVR/month, tied to age and education. | <ul style="list-style-type: none"> • Age & Experience: Wide range, averaging 35 years. Varied experience. • Education: No college graduates; highest level is secondary. • Marital Status: Most married, some widowed or single • Roles: Around 15% are own-account workers. • Earnings: Lowest in the VC, half earning <5,000 MVR/month. |

Age & Experience:

There is significant heterogeneity in workers' age distribution and experience across value chain segments. Most workers have been working in their jobs for up to 5 years. Regarding their age, workers involved in booking and travel arrangement services, such as ticketing, reservations, and customer relations, tend to be younger, while workers in the leisure and food/beverage segment, most workers are older, with a significant number of workers aged 50 to 59 years old.

Education:

Most workers in the tourism sector have completed secondary education. However, a significant portion reports having completed only primary education, especially in the leisure & food/beverages segment, where 40% of workers only have primary education. On the other hand, workers in booking & travel arrangements present the highest educational attainment, with over 25% having completed a bachelor's degree.

The tourism sector is characterized by structured employment, with almost all workers being employees. The only segment, in which some workers are own-account workers is retail, with around 15% being self-employed.

Marital Status:

Most workers in the tourism sector are married, although some are single. Across all value chain segments, most of the workers are married, with some being either single or divorced.

Earnings:

Most workers in the tourism sector earn between 5,000 to 15,000 MVR per month. However, 23% also report earning more than 15,000 per month. The accommodation & transport segment has the highest potential, with some of the workers reporting earning more than 30,000 MVR. On the other side, workers in the retail segment report the lowest earnings, with over 50% having an income of less than 5,000 MVR per month.

2.2.2 Employers

Figure 8: Tourism Employers Value Chain Profiles

| Bookings & Travel Arrangements n=11 (11%) | Accommodation & Transportation n=57 (59%) | Leisure & Food/Beverages n=11 (11%) | Retail n=8 (8%) |
|---|--|--|---|
| <ul style="list-style-type: none"> • Years of Operation: 63% have been in operation for more than 10 years. • Women Ownership: More than 60% have women in C-level roles. • Education: 10% primary school; others split among secondary, VET, and college. • Roles/Firm size: 50%+ are owners/co-owners. Avg. 65 employees. | <ul style="list-style-type: none"> • Years of Operation: Most firms have been operating for up to 10 years. • Women Ownership: Similar number of firms that have women in C-level roles and ones that do not. • Education: All have secondary education; 35% college graduates. • Roles/Firm size: Mostly managers. Avg. 30 employees. | <ul style="list-style-type: none"> • Years of Operation: Most have been operating for 5 to 10 years. • Women Ownership: Almost all have women in C-level roles. • Education: Balanced between secondary and college; some with primary. • Roles/Firm size: Mostly managers or owner-managers. Avg. 19 employees. | <ul style="list-style-type: none"> • Years of Operation: 50% operating 1 to 5 years, and 50% more than 15 years. • Women Ownership: Almost all have women in C-level roles. • Education: >35% primary school; no college graduates. • Roles/Firm size: All are owners, some also managers. Avg. 3 employees. |

Years of Operation:

Businesses in the tourism sector exhibit a wide range of years in operation. Larger firms, which are mostly in bookings & travel arrangements have been in business the longest, with most with more than 10 years. For the other segments of the value chain, the businesses have been operating for less than 10 years. In leisure & food/beverages, for instance, most firms have been operating for 5 to 10 years.

Women Ownership:

Overall, most firms in the tourism sector have women in ownership or manager roles. Notably, almost all businesses in the leisure & food beverages, and retail segment report that there are women in C-level roles. The segment, in which the highest number of businesses report that there are no women in C-level positions is accommodation & transportation. Nevertheless, in general, women are well integrated into the tourism value chain, and in most segments are well represented in managerial or ownership roles.

Education:

The education level of employers in the tourism sector differs based on the value chain segment they work in. For instance, employers in retail present low levels of education, with over 35% only having completed primary school. On the other hand, employers in bookings & travel arrangements all have completed secondary education, with 35% having a college degree. The remaining value chain segments have employers with all types of education attainment, some with only primary education, and some who have completed college.

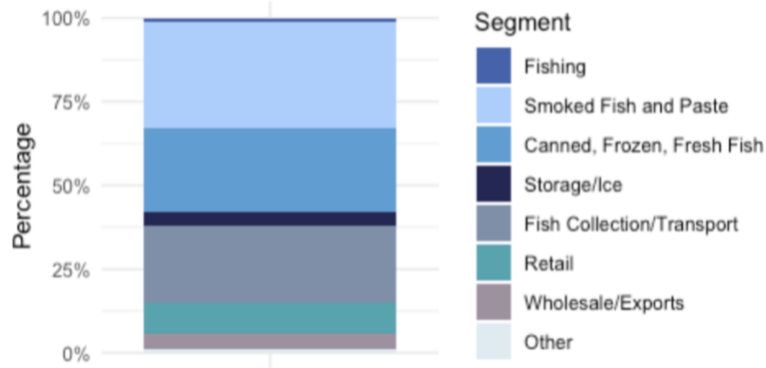
Roles/Firm size:

Most employers in the tourism sector are managers, with some also being the owners of the firm. Additionally, the firm size varies depending on the value chain segment. Firms in the accommodation & transportation segment have on average 65 employees. While firms in the retail segment have a lot lower number of employees, with the average being 3.

3 KEY SECTORAL INSIGHTS⁷

3.1 FISHERIES SECTOR

Figure 9: Fisheries Workers Value Chain Distribution



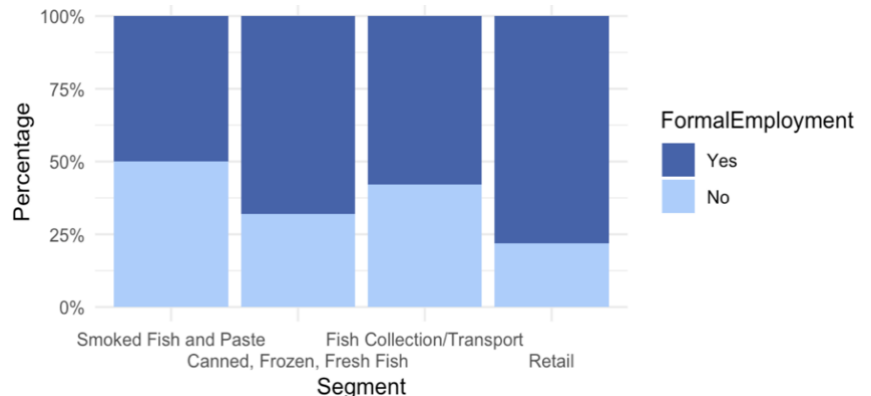
The fisheries sector workforce is primarily concentrated in fish processing. According to the survey, around 32% of workers in the fisheries sector are involved in smoked fish and fish paste processing. Additionally, 25% are working in canned, frozen, fresh, and chilled fish processing, making up 57% of the total observations in the sector. Fish

collection and transportation accounts for 23% of the workers, while retail represents 9%. The remaining workers are spread across storage and ice services, wholesale and export activities, and other roles. In the interviews conducted with workers and employers in the fisheries sector, it is highlighted that the activities distributed along the value chain may involve a higher presence of men or women, depending on the task being performed.

"Men normally go out to the sea, but the cooking and making products from fish goes to the women... This work can be done by women; they are the ones who know how to cook the fish"

About 68% of employees (excluding own-account workers) have a formal employment contract. Although this indicates that a considerable proportion of the workforce enjoys the benefits associated with formal employment, there is still a significant number of workers in informal conditions. More than 25% of workers in the fishing sector are in informal employment, which can negatively affect job security, access to social benefits, and protection against labor

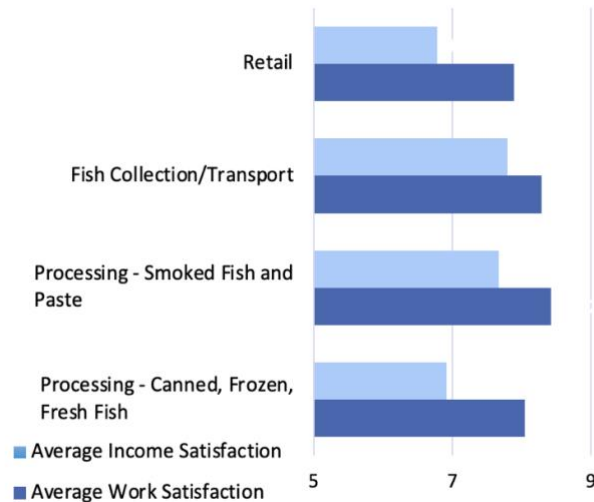
Figure 10: Worker's employment type by Segment



⁷ The information presented consists of findings obtained from the survey, IDIs, KIIs and FGDs conducted with workers and employers in the fisheries and tourism sector in the Maldives. Based on our survey data, which is representative and statistically robust, we do not find significant geographic variations in these aspects.

abuses. The KIIs specifically highlight informal work in the fisheries sector as a challenge, particularly in small-scale processes within the value chain.

Figure 11: Income and Job Satisfaction Fisheries

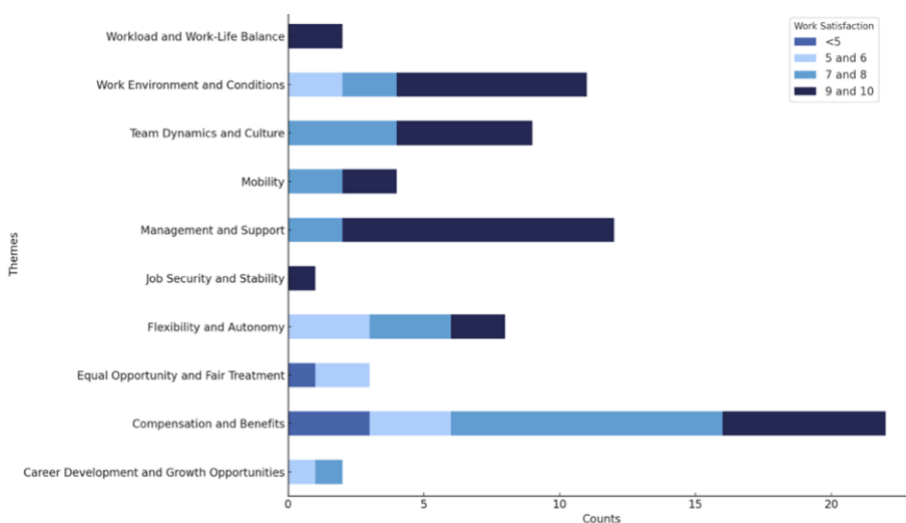


Workers in the fishing sector are overall satisfied with both their jobs, as well as their income. Most workers in the different value chain segments report that overall, they are satisfied with their current work, with all except retail (7.89) averaging a work satisfaction higher than 8 (out of 10). Moreover, most workers also report that they are more or less satisfied with the amount of income from their current job. Workers in fish collection/transport and processing of smoked fish and paste report on average an income satisfaction higher than 7.5. On the other hand, workers in retail and processing of canned/frozen fresh fish report an income satisfaction lower than 7. In general, workers

emphasize alignment with personal interests and collaborative teams as key satisfaction factors. Qualitative data revealed that factors, such as the opportunity to work close to their families, may contribute significantly to their sense of fulfillment.

“My biggest satisfaction is because I can work with my family by my side... this is something relevant to everyone I know.”

Figure 12: Reasons for Work Satisfaction by Satisfaction Level



The main reasons driving job satisfaction are compensation, work environment, and management support. Compensations and benefits drive both work satisfaction and dissatisfaction. Many interviews stated they value a competitive salary and additional benefits such as insurance or career development programs. Nevertheless, many workers in the fishing

sector feel that they should be paid more. On the other hand, as shown in Figure 12 workers noted that they feel valued in their jobs when their supervisors are actively involved in fostering

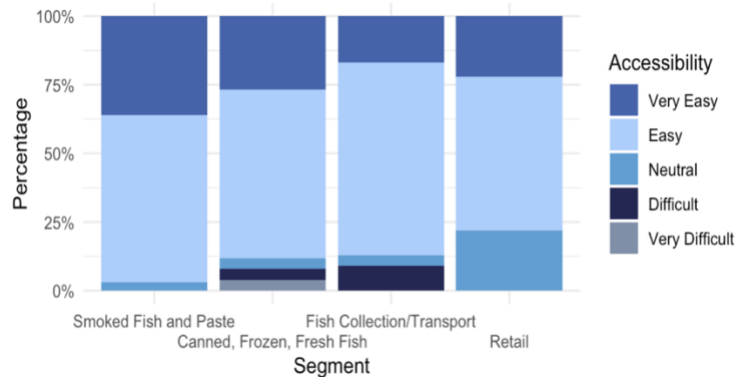
a collaborative and positive work environment. ⁸Other factors that have a moderate impact on worker satisfaction include a safe work environment and good working conditions, as well as team dynamics and organizational culture.

Figure 13: Mobility Overview in Fisheries



Mobility for fisheries workers is generally convenient and manageable, with the majority reporting short and straightforward commutes. More than 90% of workers in the fisheries sector report not having any mobility-related challenges. Additionally, over 75% of fisheries workers report reaching their workplaces within 15 minutes. This is reflected in fisheries workers' perceptions, with most workers in all value chain segments rating their access to transportation for work as “easy” or “very easy”. The majority of fisheries workers either commute on foot to reach work or work at their residences. Boats/ferries and motorbikes are used by around 40%. Nevertheless, some workers, especially in processing and transportation, report that they struggle with accessing transportation to reach work. However, in interviews, respondents stated that transportation is primarily an issue only if the public ferries are delayed, but if the ferry is on time, there is no big constraint.

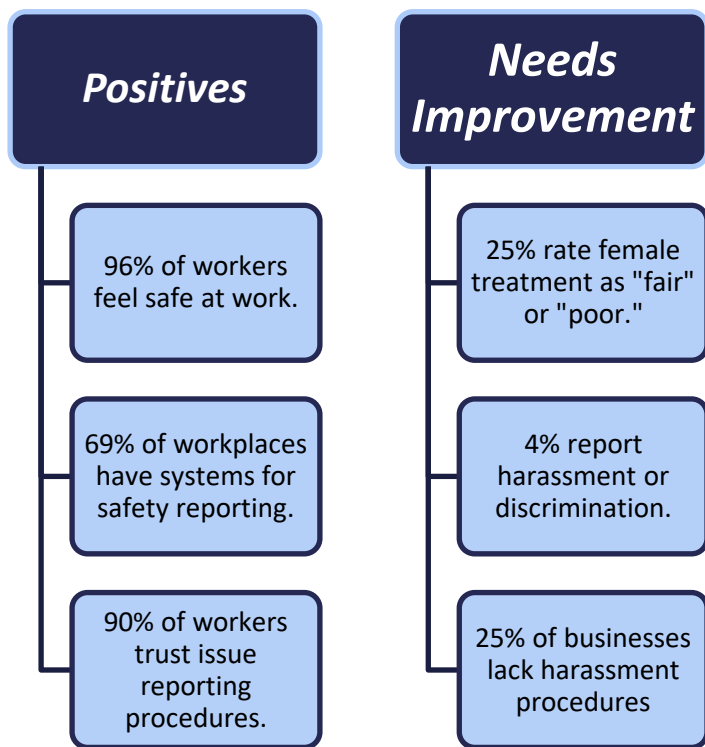
Figure 14: Rating of Accessibility to the Workplace by Activity



"If I ask a friend, they will drop me off at the ferry... so, there are no constraints."

⁸ This figure presents the reasons for job satisfaction according to satisfaction levels. Survey participants rated each theme on a scale from 0 to 10, where the colors indicate different levels of satisfaction: 5 or less, 6 to 8, and 9 to 10. It is important to note that certain themes may have been overlooked by workers as they were not related to their specific work situation. For example, employees who do not experience mobility or do not receive benefits associated with job stability may not have rated those themes. This variation in the number of responses per theme could affect the distribution shown in the chart.

Figure 15: Workplace Safety: Strengths and Areas for Improvement in the Fisheries Sector



of improvement.

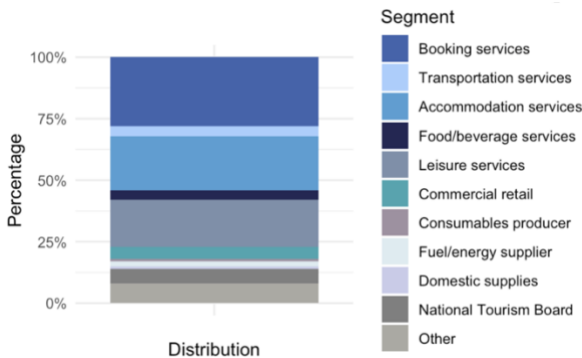
About 15% of the employees surveyed reported facing challenges that could discourage them from continuing to work in this sector in the long term. Among the respondents who mentioned facing strong challenges, the key issues include lack of career growth opportunities, delayed salaries, and operational challenges due to low standards and limited supplies. Some have mentioned balancing work with personal commitments, such as studies, and favoritism that hinder promotions. However, 85% of employees reported that they do not see these elements as obstacles to remaining in the fishing industry. This indicates that, although there is a consensus about the challenges, the majority of employees consider the fishing sector to be a viable place to work.

“The salary is very little. But I do understand that at this age I will not be able to get something better with my education.”

In general, the workers maintain a somewhat positive perception of workplace safety, although some issues persist. Around 96% of workers report feeling safe at work, with 69% of workplaces having systems for reporting, investigating, and resolving safety incidents. Additionally, most workers are comfortable with using these procedures, with around 90% expressing confidence in reporting issues if they arise. However, around 25% of workers rate the treatment of female employees as “fair” or “poor” highlighting an area for improvement in gender inclusivity. Additionally, 4% of workers also report experiencing harassment or discrimination. This together with around 25% of businesses not having established processes to deal with harassment or discrimination, highlights some areas

3.2 TOURISM SECTOR

Figure 16: Tourism worker’s Value Chain Distribution

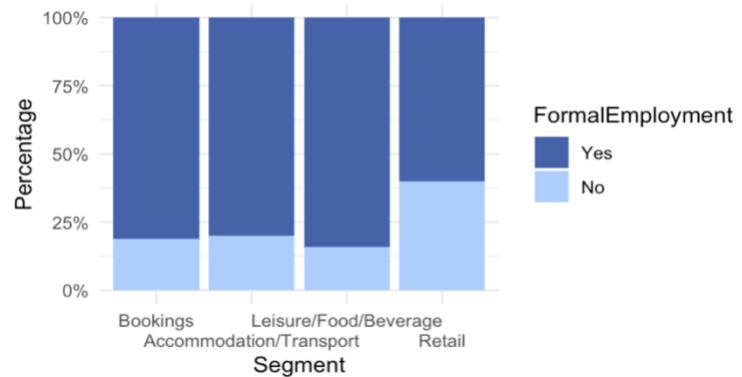


The tourism sector workforce is primarily concentrated in travel organization and booking services. The survey conducted reports that 28% of workers are employed in travel organization and booking services, 22% in accommodation services, and 19% in leisure activities and excursion services. Together, these three areas account for nearly 70% of the sample. The remaining workers are spread across transportation and food & beverage services (4% each), the National Tourism Board

(6%), commercial retail (5%), and other sectors. As reported in the KIIs, although initiatives have been implemented to create more roles across the tourism sector value chain, it is challenging for workers to diversify into administrative roles, especially for women workers, who are often overlooked for promotions.

Most employees in tourism have formal contracts. More than 75% of employees (excluding own-account workers) have a formal employment contract. In general, across the different segments, most workers are formally employed, increasing the benefits they are entitled to, as well as higher job security. It is important to highlight this contrast mentioned in one of the interviews conducted, where the employer emphasized that they have a formal job, but this formal employment does not guarantee labor rights. There are still some workers with informal arrangements, especially in the retail segment of the value chain.

Figure 17: Worker’s employment type distribution by activity



Box 1: Women in the Guesthouse and Resort Industry

Women in the Maldives have shared experiences of addressing social and family pressures while working in guesthouses and resorts. According to in-depth interviews (IDI) conducted for the report, Aisha (pseudonym), a guesthouse owner, explained how some parents may have concerns about their daughters working in certain roles. Mariam (pseudonym), an assistant manager, shared how balancing work and family responsibilities can be a challenge. Access to financing has also been a key consideration, as high loan interest rates can limit the growth of businesses led by women. Despite these hurdles, women like Aminath (pseudonym), a former guesthouse owner in Addu, and Aisha (pseudonym), who successfully transitioned from selling desserts to managing multiple rooms, demonstrate that with determination and support, it is possible to succeed in this sector.



Figure 18: Average Work & Income Satisfaction by Activity

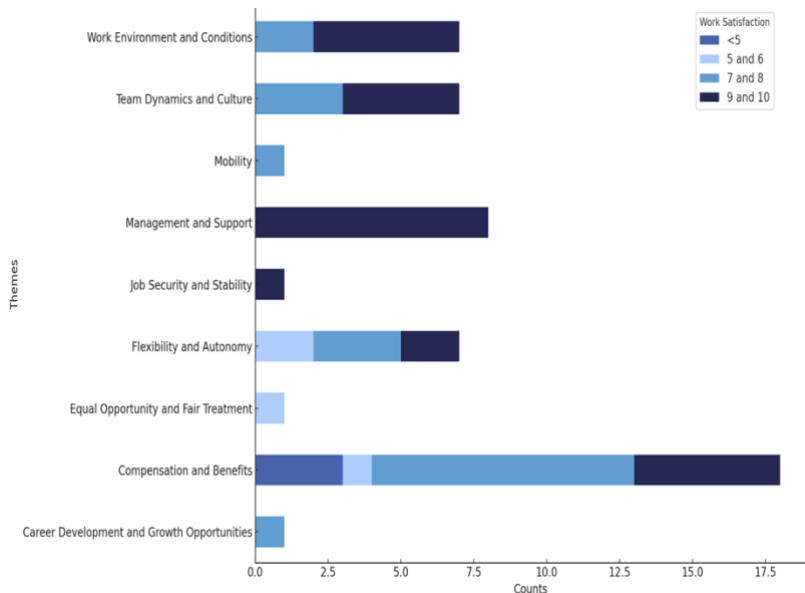


acceptable, many feel that their earnings are not sufficient for the costs associated with working in these tourism activities.

The main drivers of high job satisfaction are compensation, work culture, and management. These are followed by management and support, meaning that workers in this sector value an environment with positive leadership and constant feedback from their supervisors. These two characteristics suggest that companies investing in competitive compensation, solid benefits, effective leadership, and a positive work environment achieve high levels of employee satisfaction. Their overall work satisfaction is driven by a passion for hospitality, as mentioned during the IDIs.

Employees in the tourism sector report high job satisfaction. The average across the different segments of the value chain is higher than 8 (out of 10). Notably, the highest average work satisfaction level is in the retail segment of the value chain, where the average work satisfaction is 9. However, income satisfaction is lower across all segments, with it being the lowest for workers in the bookings segment, averaging at 7.2. This discrepancy indicates that although workers are satisfied with their jobs and find income

Figure 19: Reasons for Work Satisfaction by Satisfaction Level



“Now it’s like a passion for me. Yeah, I get to meet new people from different countries... I’m happy but it’s still very tiring.”

Figure 20: Mobility Overview Tourism



There is no significant mobility challenges reported in the tourism sector.⁹ In this segment, only 13% of workers (all in bookings) report having mobility issues to reach work. One of the reasons for this is that around 80% of workers report reaching their workplaces within 15 minutes. This pattern reflects the geographical proximity of tourist accommodations and customer service areas, which are common features of the industry. Most workers in the sector either commute on foot (42%) or with a motorbike (27%). The majority (80%) of tourism workers consider their commute to be "easy" or "very easy".

Figure 21: Mobility Challenges by Activity

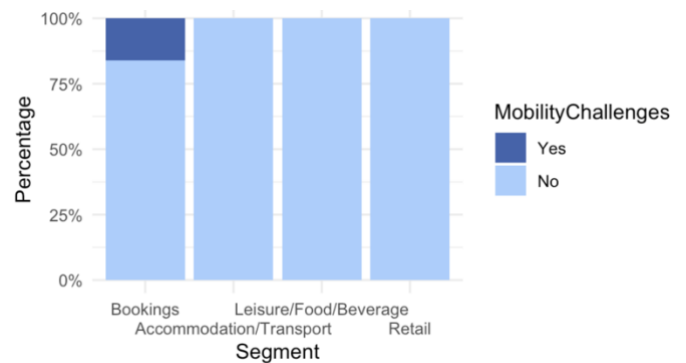
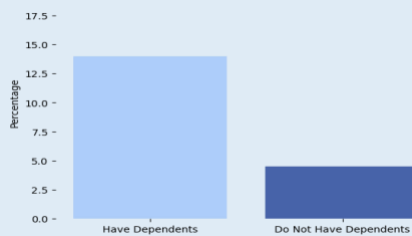


Figure 22: % of Workers with Mobility Challenges



Box 2: Mobility Issues by Dependents

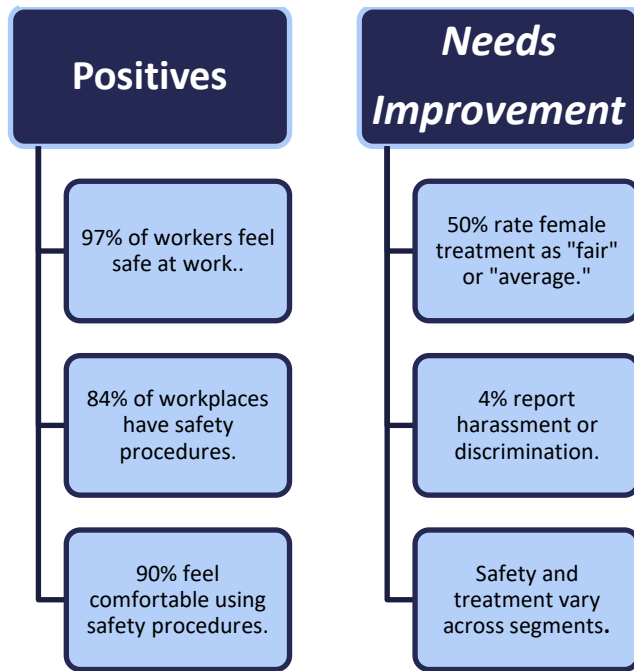
Nevertheless, it is important to note that workers who have dependents that they care for report higher levels (14.5%) of mobility challenges than those who do not have dependents to take care

of (4.5%). According to interviews, when transportation is needed, employers often provide it, reducing mobility constraints for workers.

"Traveling must also be a big part of the job... I do not face issues traveling, but I do think that infrastructure like ferries and public boats makes commuting easier for many workers."

⁹ Mobility in terms going to work, it may refer to transport to resorts, intra-island transport, or city-to-resort transport.

Figure 23: Strengths and Areas of Improvement in the Tourism Sector



In general, the sector fosters a positive and inclusive safety culture, however, there are differences between value chain segments. Almost all workers interviewed (97%) report that they feel safe at work, with 84% of workplaces having established procedures for reporting, investigating, and resolving safety incidents. Workers in the sector also feel comfortable using these procedures, with around 90% expressing confidence in reporting issues if they arise. Additionally, most workers rate the treatment of female employees as either "Good" or "Excellent" (60%), reflecting an inclusive environment. While harassment and discrimination are reported by a small fraction (4%),¹⁰ the sector's safety culture appears to accommodate diverse groups. Despite






that, certain segments have lower reported levels of fair treatment with women employees, for instance, in the leisure value chain segment more than 50% of workers rate the treatment of female employees as only fair or average.

In tourism, 84% of workers do not experience challenges. The 16% of workers who report facing challenges that discourage them from working mention that these are related to salary and long working hours. Expressions such as "too much workaday sitting in the same place for long hours" or "the salary is low" adequately captures the dissatisfaction. It is important to pay attention to these challenges perceived by workers when implementing best practices.

¹⁰ The respondents, only five, who reported facing such issues, work in either travel agencies (2), support services (2) and resorts (1).

4 ANALYZING WORKFORCE TRENDS: INCOME, SKILLS & GROWTH POTENTIAL¹¹

Table 1: Key Takeaways on Workforce Trends

| | |
|---|--|
|  | Formal employment & training appear to be strong determinants of high income. |
|  | Workers in informal roles present higher satisfaction than those in formal roles. This could suggest that the flexibility, often inherent in informal work arrangements may be a valued factor by workers. |
|  | Larger enterprises provide more extensive employer benefits, demonstrating their greater capacity to support female workers. |
|  | Most workers seek on-the-job coaching and technical skills, reflecting the need for practical, hands-on training in the fisheries and tourism sector. |
|  | In Tourism, Leisure, Accommodation, Bookings, and Fisheries, Fish Processing offers good incomes and workers report being satisfied |

4.1 INCOME DYNAMICS

Formal employment and access to training emerge as significant predictors of income. The regression results indicate that having a formal employment contract is associated with an increase in income by 3,393.5 MVR per month, while receiving training corresponds to an even higher increase of 3,593.6 MVR per month. Additionally, age is also positively associated with income, with an increase of 152.6 MVR, though the effect size is relatively small. It must be noted that higher-paying jobs might require more advanced or specialized qualifications, which is why employees in these roles receive training. It might not necessarily be the case that these workers earn more because they were trained.

Table 2: Regression Coefficients¹²

| Variables of Interest | Change in Income |
|-----------------------|------------------|
| Formal Employment | 3,393.5*** |
| Age | 152.6*** |
| Received Training | 3,593.6*** |

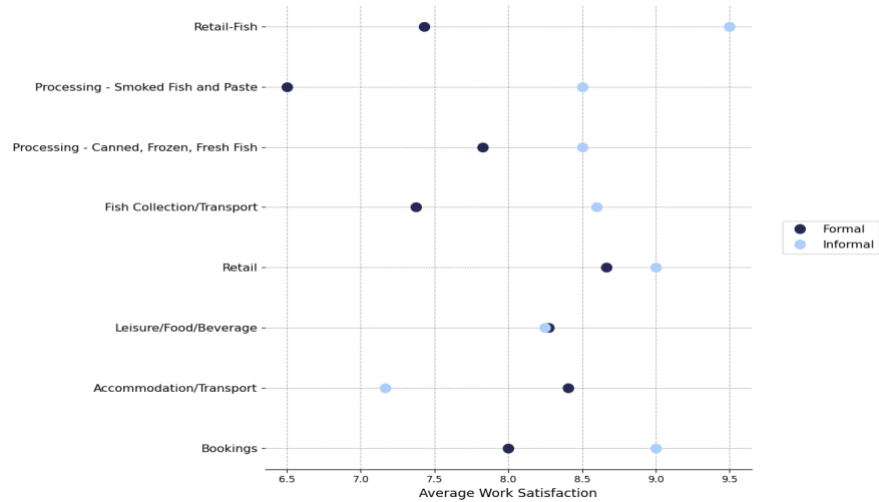
*** significant at the 1% level

¹¹ The analysis of this section consists of findings derived from surveys, in-depth interviews (IDIs), key informant interviews (KIIs), and focus group discussions (FGDs) conducted with workers and employers in the fisheries and tourism sectors in the Maldives.

¹² Other covariates include, marital status, sector of work, education, citizenship

Work satisfaction shows minimal variation across income levels but is higher among workers in informal roles, suggesting work flexibility could be a desired factor. Work satisfaction does not vary significantly across income levels, with individuals earning less than MVR 5,000 reporting satisfaction levels like those earning more than MVR 40,000. However, a notable distinction emerges between formal and informal employment types, as workers in informal roles consistently report higher satisfaction. This could suggest that the flexibility, often inherent in informal work arrangements may be a valued factor, potentially outweighing the benefits of higher income or formal contracts. This trend highlights the importance of balancing job security with adaptability to meet workers' preferences and enhance overall satisfaction.

Figure 24: Average Work Satisfaction by Contract & Activity



Box 3: Flexibility: A Key Factor for Job Satisfaction According to Interviews

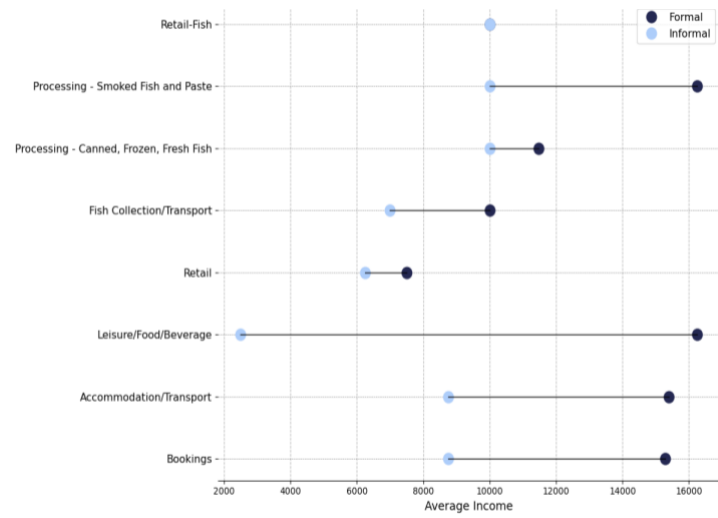


A female worker interviewed in the fishing sector described how the flexibility of informal jobs allowed her to manage her family responsibilities while maintaining a stable income. She explained: *"I can plan my schedule to pick up my kids from school and still have enough time to complete my work. This balance is something I wouldn't have in a formal, rigid job"*. Similarly, another worker from the tourism sector mentioned the contrast between her previous formal job and her current informal one.

"When I worked at the resort, I was earning more, but I felt constantly drained because of the 14-hour shifts. Now, I earn less, but I have the freedom to prioritize my health and my family. That satisfaction is priceless."

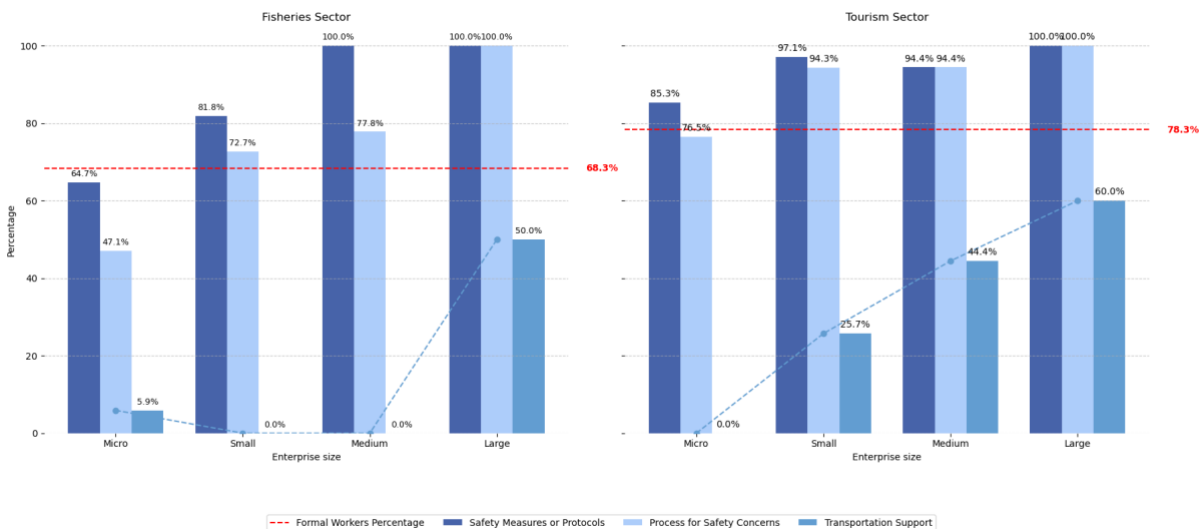
Workers with formal contracts earn more than those in informal roles, regardless of the activity. Across both fisheries and tourism sectors, the average income for informal workers (8,750 MVR) is 5,563 MVR lower than for formal workers. Figure 26 illustrates this, across the different value chain segments in the fisheries and tourism sector. Informal workers have lower incomes than workers in the same segment but with formal work arrangements. This shows how the informality of the work can not only provide workers with lower access to benefits but also in general provide them with lower incomes per month.

Figure 25: Average Income by Activity & Contract Type



Larger enterprises are significantly more likely to provide comprehensive employee benefits reflecting their greater capacity to support worker welfare than smaller enterprises. Larger enterprises consistently provide more comprehensive benefits to employees. For example, 100% of large enterprises have safety measures or protocols and established processes for handling safety-related incidents, compared to 78.4% and 66.7% of micro-enterprises. Transportation support shows the most dramatic difference, with only 2% of micro-enterprises offering it, compared to 58.3% of large enterprises. The gradual increase in benefits from micro to large enterprises highlights the enhanced capacity of bigger organizations to implement employee-centric policies, which likely contributes to better job satisfaction and retention.¹³

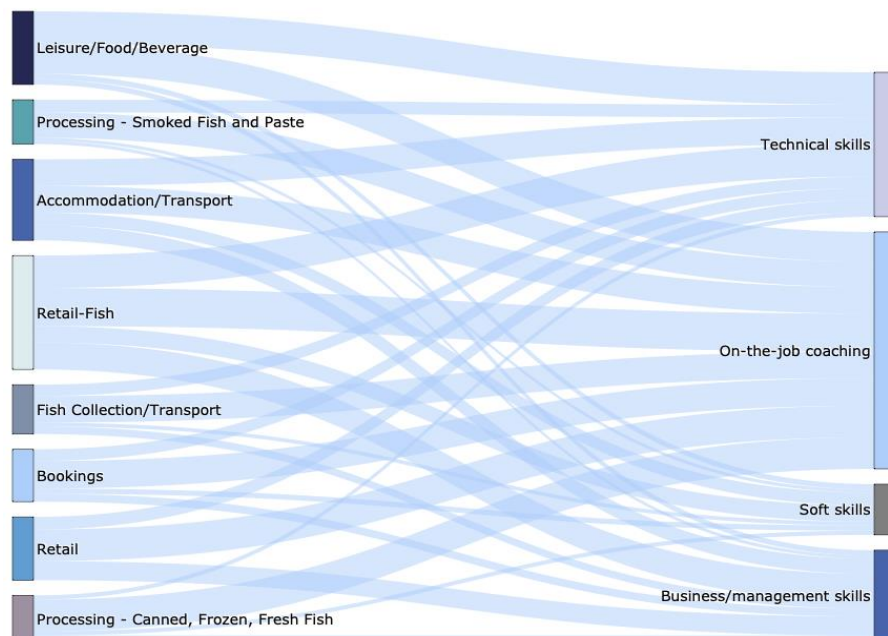
Figure 26: Benefits Offered by Employer Size



¹³ The dashed line in the figure shows the trend line on how the transportation benefit increases as companies grow larger.

4.2 COMPETENCY & SKILL NEEDS

Figure 27: Training Needs by Activity



Most workers seek on-the-job coaching and technical skills, reflecting the need for practical, hands-on training to address sector-specific barriers. Figure 28 illustrates the distribution of training needs across various activities, emphasizing the specific skills workers require to overcome sectoral barriers. On-the-job coaching emerges as the most valued form of training across all

sectors, particularly in roles like fish collection/transport and accommodation/transport, where practical, hands-on experience is essential. Technical skills are strongly linked to processing activities, such as smoked fish, paste, and canned/frozen fish processing. Soft skills are sought by bookings and retail activities sector workers, while business and management skills are primarily sought in higher-income roles like those in leisure/food/beverage.

In the fishing sector, workers need training in modern techniques, compliance with regulations, business skills, and marketing. During the

Figure 28: Training Needs in the Fishing Sector



interviews and FGDs, workers

stated requiring training on how to produce and market products, especially how to use modern techniques to improve production. Others emphasized the importance of acquiring accounting knowledge and improving management skills, such as gaining more knowledge in accounting and improving management and organizational skills. Additionally, learning about marketing and exporting was identified as crucial, with another worker remarking, "We need training on how to effectively market and export fishing products." It is important to note that, as per survey findings, training provided by employers in the sector remains limited.

In the tourism sector, interviews highlighted the need for training in leadership, management, and administrative skills. Workers stated need to learn about office or administrative skills. Language training also emerged as an area for improvement, with workers emphasizing the

Figure 29: Training Needs in the Tourism Sector



challenges of interacting with international guests. One commented: "We meet people of different nationalities every day... they don't know the language." Culinary specializations were also

important, particularly for roles like executive chefs. It is important to note that employers in the tourism sector contribute by offering role-specific training, safety programs, and cultural lessons on Maldivian traditions to enhance service quality. Additionally, some promote community-based and entrepreneurial initiatives to foster skill development and growth within the sector.

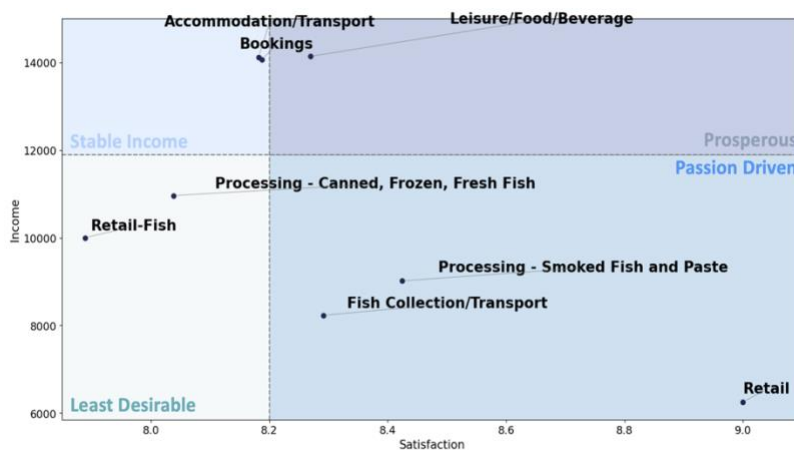
Box 4: Training Programs Mentioned by Employers in the Tourism Sector



The training programs mentioned by employers include HESAP, focused on waste management, cost control, and food safety; Women on Boards Workshops, organized by the entity Women on Boards, which promote leadership and female empowerment; Diving and Snorkeling Certification Courses, focused on emergency rescue; and training in traditional Maldivian cultural skills such as Boduberu (traditional drums and dances). Additionally, resorts offer training in administrative and front-office skills to enhance hospitality and service quality.

4.3 POTENTIAL GROWTH SECTORS

Figure 30: Mapping of Activities by Potential Attractiveness

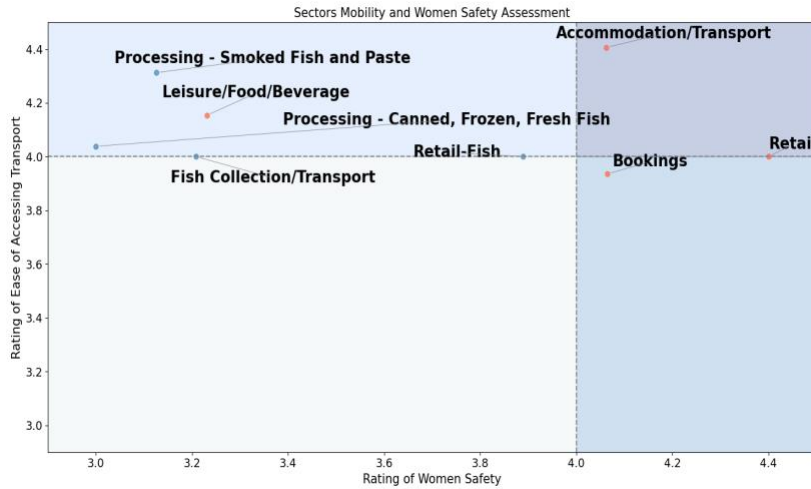


Some sectors could be more attractive to workers based on their average incomes and reported work satisfaction. Figure 31 shows activities like Leisure/Food/Beverage and Accommodation/Transport fall into the "Prosperous" quadrant, combining high satisfaction and income, potentially making them the most attractive sectors for workers. Processing – canned, frozen, fresh fish, and retail Fish

are in the "Stable" quadrant, reflecting moderate incomes but relatively lower satisfaction, indicating they provide financial security but may lack other rewarding factors. Activities in the "Passion Driven" quadrant, such as Processing – Smoked Fish and Paste, exhibit high satisfaction but lower income, suggesting that these roles may attract individuals motivated by non-

monetary factors like job flexibility or intrinsic interest. The "Least Desired" quadrant includes Fish Collection/Transport, which ranks lowest in income and satisfaction. However, it must be noted that sector income and satisfaction could be driven by many factors, as such, the figure is not meant to compare between sectors and segments.

Figure 31: Sectors Mobility and Women Safety Assessment



A different dynamic is revealed when the sectors are plotted against the reported assessments on safety and mobility. Figure 32 plots the sectors in terms of reported worker safety and mobility. In terms of mobility, almost all sectors appear attractive in terms of mobility. However, when safety is considered, segments such as accommodation/transport

and retail are the most balanced sectors, with high ratings for both women’s safety and ease of transport access. The retail-fish sector also boasts balanced ratings. On the other hand, fish collection/transport and leisure/food/beverage ranks the lowest in both safety and mobility, making it the potentially least attractive activity for women workers.

5 BARRIERS SHAPING WOMEN’S EMPLOYMENT OUTCOMES¹⁴

5.1 GENERAL OVERVIEW

Table 3: Key Takeaways of the Barriers Shaping Women’s Employment Outcomes

| | |
|---|--|
|  | Low salaries and delayed payments impact economic stability in both sectors. |
|  | Social norms restrict women's participation in both sectors. |
|  | Lack of financing hinders investment and expansion. |
|  | Lack of training limits workers' professional growth and innovation. |
|  | Hiring practices create inefficiencies between job supply and demand. |
|  | Lack of childcare affects women's labor participation. |



This section examines the barriers shaping women’s employment outcomes, underscoring how low salaries, delayed payments, societal expectations, and a lack of financial resources, training, and childcare services disproportionately affect women’s participation in both the fisheries and tourism sectors in Maldives.

Despite the generally positive outlook, both sectors face barriers that limit their potential. In fisheries, challenges include low wages, delayed payments, supply chain difficulties, and limited access to financing, with women being primarily affected by social stigmas and gender discrimination. Similarly, the tourism sector struggles with compensation that does not reflect the weight of the workdays, workplace discrimination, and cultural norms that discourage women's participation and advancement.

Cross-sectoral barriers related to the institutions, cultural norms, or policies further adversely impact the sectors’ potential. These barriers include a lack of skills offered by the sectors, such as through training, limited opportunities for professional growth, and challenges in hiring practices, where a disconnect was found between the methods used by workers and employers for job search and recruitment. Additionally, women are disproportionately affected in both

¹⁴ The following segments provide a detailed breakdown of the barriers shaping women’s employment outcomes as reported in surveys, interviews, and focus group discussions.

sectors due to social norms and the lack of childcare services provided. Addressing these cross-sectoral barriers is crucial for the economic development of both sectors.

5.2 FISHERIES SECTOR¹⁵

Current Workers

| | | |
|---|---|---|
| <p>LOW SALARIES & PAYMENT DELAYS</p> | <p><i>"The pay in fisheries isn't good."</i></p> | <p>Low salaries and frequent payment delays are significant concerns. According to IDIs, this barrier led to instability and difficulty covering basic expenses like rent, utilities, and food. The unpredictability of paychecks creates frustration among workers, particularly when delays last for extended periods. Despite the physically demanding and hazardous nature of their work, workers report that their wages are insufficient to justify the long hours and challenging conditions.</p> |
| <p>SUPPLY CHAIN CHALLENGES</p> | <p><i>"We are unable to get fish these days."</i></p> | <p>Difficulties in obtaining fish hampers productivity and the smooth functioning of daily operations. Supply shortages, high costs, and logistical disruptions make it hard to secure a supply of fish, creating uncertainty across the industry. This issue affects not only fishermen but also workers in processing plants, distributors, and retailers, all of whom rely on a steady stream of fish to maintain their businesses.</p> |
| <p>SOCIETAL EXPECTATIONS</p> | <p><i>"Society pressure, if you are a girl...."</i></p> | <p>Women reported facing societal expectations that prioritize domestic responsibilities over professional roles. These cultural norms sometimes discourage women from pursuing long-term careers or leadership positions in the industry. Biases related to women's capacity to handle physically demanding or leadership tasks persist, particularly in male-dominated work environments.</p> |
| <p>FINANCIALLY LIMITED RESOURCES</p> | <p><i>"We struggle to access financing..."</i></p> | <p>Accessing finance to grow their entrepreneurship pursuits remains a challenge. Limited access to micro-loans and flexible financing options hinders their ability to expand businesses or start new ventures. Programs offering low-interest loans or grant schemes tailored for women entrepreneurs could provide vital support and increase participation in the industry.</p> |




¹⁵ This section on barriers is derived from IDIs and FGDs and survey responses, using questions such as "What are some of the main barriers or challenges that hinder women's participation in the workforce, particularly in your industry or sector?" and "Have you taken any measures to get across the obstacles in the workplace environment?" An analysis was conducted to identify the most frequently mentioned, similar, or repeated barriers, and these were selected as the focus for this section, ensuring it is rooted in qualitative insights.

Box 5: Women's participation in post-harvest activities



Women's participation in post-harvest activities is driven by cultural, social, and economic factors. According to the FAO, they face barriers such as limited access to resources, education, training, and leadership, restricting their entry into more dynamic and better-paying sectors. ¹⁶ ZA (pseudonym) illustrates this reality—after over a decade in fish canning with low wages and little growth opportunity, she overcame social prejudices following her divorce and transitioned into tourism, where she found better economic and professional prospects. Her story highlights how gender norms shape job opportunities: while fish processing is deemed "appropriate" due to its flexibility, tourism, despite being more lucrative, faces resistance due to negative perceptions. Achieving equity requires addressing these barriers through policies that promote education, training, and female leadership.

Potential Workers

| | |
|--|--|
|  <p>Financial Limitations & Lack of Support</p> | <p>Financial challenges are a barrier for potential workers in the fisheries sector, particularly for women. According to in-depth interviews with potential workers, many struggle to access loans due to requirements such as formal employment or guarantees, which they often cannot meet. This lack of access to financing prevents them from investing in modern equipment, expanding their operations, or starting their businesses.</p> |
|  <p>Social Stigmas & Negative Perceptions</p> | <p>The fisheries sector remains stigmatized, with work often perceived as dirty, physically demanding, and unsuitable for women or young people. This type of discrimination is seen by potential workers as a barrier to entering the fisheries sector.</p> |
|  <p>Lack of information and training</p> | <p>There is a knowledge gap in the fisheries sector, with limited access to information on modern processing techniques and by-product reuse. Similarly, the lack of training restricts workers' ability to innovate and adopt more efficient practices in the sector. For women, this gap is particularly limiting as it prevents them from acquiring the necessary skills to succeed and modernize their operations.</p> |




¹⁶ <https://www.fao.org/gender/learning-center/thematic-areas/gender-in-fisheries-and-aquaculture/en>

5.3 TOURISM SECTOR

Current Workers

| | | |
|---|---|---|
| <p>SALARY & COMPENSATION</p> | <p><i>"Long working hours which is not worth the current remuneration package."</i></p> | <p>Work effort to compensation ratio is perceived to be quite low. Despite taking on longer hours, greater responsibilities, and higher expectations from both employers and customers, their pay has either remained the same or seen only minimal increases over time. Workers consistently pointed out that their compensation does not reflect the number of hours or effort they dedicate to their roles.</p> |
| <p>WORK CONDITIONS</p> | <p><i>"Too much workday sitting in the same place for long hours."</i></p> | <p>Workers often feel overworked and mentally drained, especially during peak seasons when workloads increase. Long hours with insufficient breaks leave little time for rest, leading to physical and mental exhaustion. This strain often results in burnout, reduced productivity, and dissatisfaction with their jobs. The lack of proper work-life balance and recovery time creates stress over the employees.</p> |
| <p>INDUSTRY CULTURE</p> | <p><i>"Gender discrimination, mansplaining, yelling at staff."</i></p> | <p>Workplace favoritism, lack of recognition, and gender discrimination create challenges to grow in the job. Managers' preferential treatment and limited opportunities for professional growth leave employees feeling undervalued. Women face additional barriers, often being overlooked for leadership roles and subjected to inappropriate behavior. Cultural expectations further compound these issues, as societal norms often prioritize women's roles as caregivers over professional ambitions.</p> |
| <p>SOCIAL NORMS</p> | <p><i>"When a female worker starts a family, it's hard to work in this field"</i></p> | <p>An important barrier for women in tourism is balancing family responsibilities with career advancement. Many struggle to find flexible jobs that accommodate both roles, and the lack of part-time options or work-from-home opportunities worsens the issue. This often forces women to choose between career growth and family care, leading to lost talent and stalled career progress. As noted in interviews, starting a family makes it especially difficult for women to continue working in the sector.</p> |

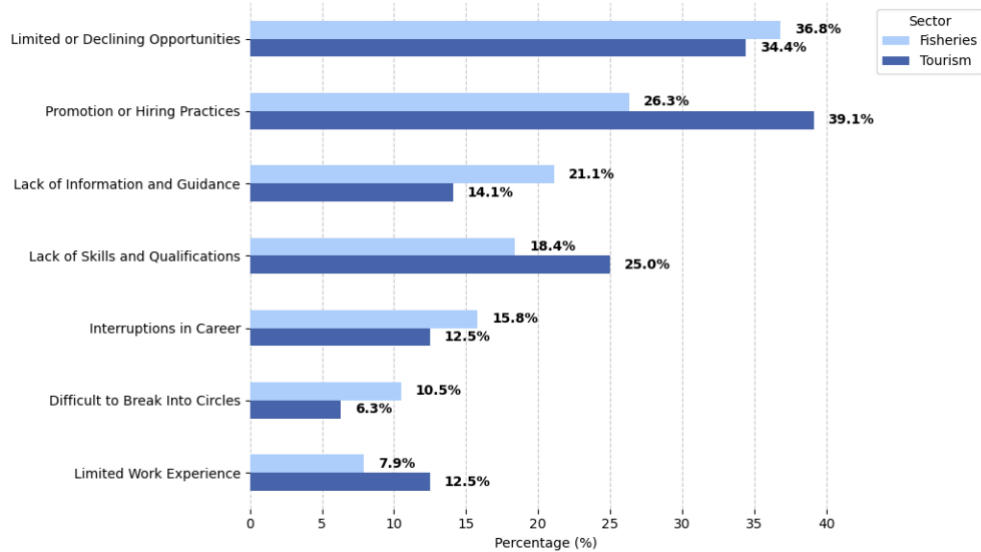
Potential Workers

| | |
|--|---|
|  <p>Social Stigmas</p> | <p>Cultural and social norms influence women’s participation in the tourism sector. According to the in-depth interviews, women report facing prejudices related to working in mixed-gender environments, particularly in resorts far from their homes. One interviewee mentioned that she initially faced resistance from her family, as her parents were reluctant to allow her to work in a resort due to the male-dominated environment.</p> |
|  <p>Competition with Foreign Workers</p> | <p>Some employers prefer hiring foreign workers. This is due to the willingness of foreign workers to accept lower wages, which displaces local workers and creates a perception of inequity. Respondents highlighted that while local workers struggle to find opportunities, the availability of cheaper foreign labor often leads to unfair competition.</p> |
|  <p>Lack of Networks & Connections</p> | <p>Access to employment in the tourism sector often depends on personal contacts, putting those without these connections at a disadvantage. One interviewee described her difficulty in finding information about job opportunities in the tourism sector, mentioning that she often relied on informal interactions or social media to learn about internships and job openings.</p> |

5.4 CROSS-SECTORAL BARRIERS

Both sectors face challenges with inadequate skills, promotion challenges perceived declining opportunities and, lack of information. The heatmap in Figure 33 highlights barriers faced by employees in the tourism and fisheries sectors. In tourism, the most significant barrier is related to promotion or hiring practices, cited by 39.1% of respondents in the tourism sector, followed by limited or declining opportunities (34.4%) and lack of skills or qualifications (25%). These barriers suggest structural and systemic issues within the tourism sector that impede career advancement. In fisheries, limited or declining opportunities are the most pressing concern, affecting 36.8% of respondents, followed by promotion or hiring practices (26.3%) and lack of information or guidance (21.1%). The differences between the sectors highlight how tourism is perceived as offering limited advancement paths, while fisheries struggle with declining industry opportunities and informational gaps.

Figure 32: Barriers in Tourism and Fisheries



Box 6: Migrant Workers

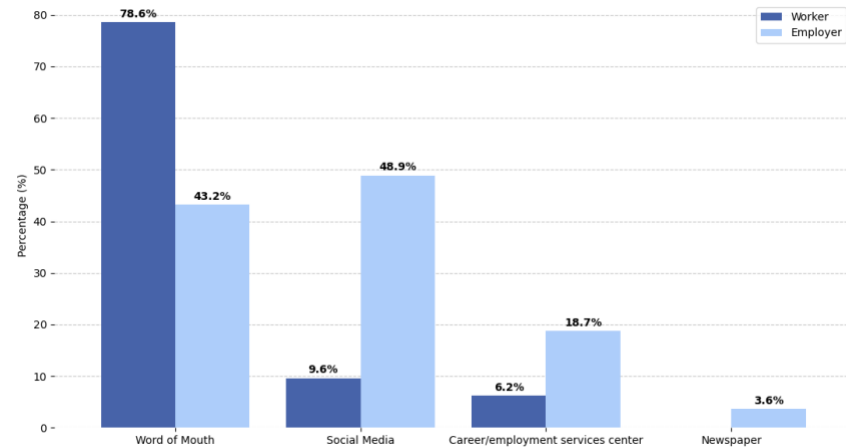


The IDIs and KIIs, especially with employers in the Maldives, reflect a preference for hiring migrant workers due to the challenges associated with employing locals. Employers perceive that Maldivians are unwilling to take on certain roles or work extra hours. In contrast, migrant workers are seen as more willing to accept the job offers available, even though hiring them involves additional costs such as visas, accommodation, and insurance. On their part, local workers in the Maldives mention feeling affected by this competition, as it can lead to lower wages or favor the hiring of migrant workers.

There is a disconnect between how workers and employers approach job searches. The heatmap in Figure 34 illustrates the differing methods used by workers and employers to search for and advertise jobs. Word of mouth is the most dominant method for workers, with 78.6% relying on personal networks to find job opportunities, compared to 43.2% of employers using this approach for recruitment. Social media emerges as a significant recruitment tool for employers, with 48.9% leveraging it to advertise roles. However, only 9.6% of workers use it to

search for jobs, highlighting a disconnect in usage. Career/employment services are underutilized by both groups, with just 6.2% of workers and 18.7% of employers using them. Newspapers are the least utilized, barely registering in either group. This disparity between how jobs are sought and advertised suggests potential

Figure 33: Sources of Job Search among Workers and Employers

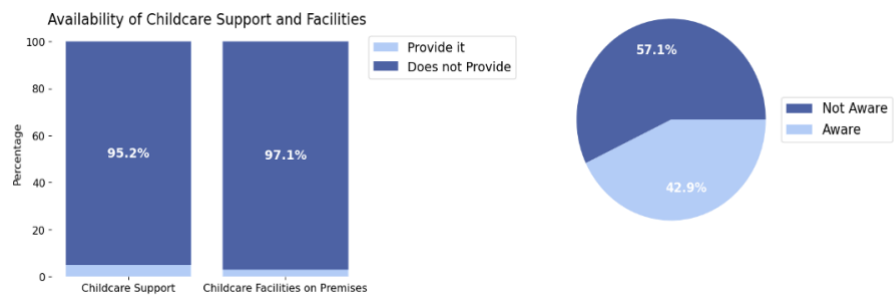


inefficiencies in connecting workers with opportunities, especially as employers increasingly turn to online platforms. In contrast, workers remain reliant on traditional networks.

"Social media platforms are becoming increasingly relevant for job opportunities, especially for promoting small businesses in the fisheries sector"

Workers in fisheries and tourism have not utilized childcare services, and almost no employers provide them. Despite 25% of workers mentioning that childcare support would be helpful, the utilization of these services is almost non-

Figure 34: Availability of Childcare Support and Facilities



existent. This is primarily due to almost all employers in the tourism and fisheries sector not offering childcare support or facilities to support employers. The lack of childcare services provision by employers in the fisheries and tourism sector is an important barrier to shaping women's employment outcomes, and the provision of this service could be highly supportive for women workers. Additionally, those employers that provide it, mention that it is (very) effective in addressing the needs of female employees. In another study, it was found that about 25% of the women working in the fisheries sector also care for their parents, which could also limit workforce participation.¹⁷

¹⁷ Survey and Assessment of Women Potentially Seeking Jobs in Fisheries and Related Aquaculture/Horticulture/Aquaponics Value Chain Firms in Maldives. World Bank (2023)

Box 7: Zaakiya and the Fishing Industry

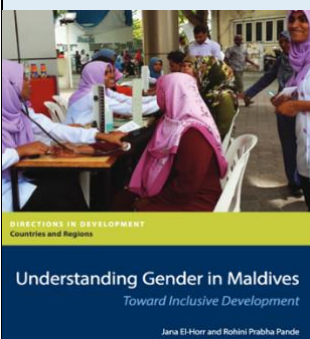


In-depth interviews highlight the story of Zaakiya (pseudonym), a 50-year-old married woman from K. Huraa with six children, who works part-time making rihaakuru (fermented fish paste). Zaakiya describes the societal pressure that confines women to the domestic sphere and childcare, while men are seen as the primary breadwinners. Despite her skills, she did not consider working in fish-processing factories due to their perception of male-dominated environments. However, Zaakiya wishes to continue and expand her business with increased government support and

financial opportunities, recognizing the need to break down cultural barriers for women to play a key role in the fishing industry.

Social norms and expectations represent obstacles that limit women's participation. These barriers are evident in the interviews conducted, where it was highlighted that women face social perceptions that deem certain types of work inappropriate for them. In the fisheries sector, women are perceived as unsuitable for physically demanding tasks.¹⁸ Additionally, women's work in activities such as fish processing is seen as secondary and less valued compared to fishing itself, which remains predominantly carried out by men.

Box 8: Social norms and gender in Maldives



According to the document "*Understanding Gender in Maldives: Toward Inclusive Development*," published by the World Bank Group (WBG), women in the Maldives face significant social, economic, and political barriers that limit their participation in economic activities, including fishing and tourism. The report highlights that there are deeply rooted traditional gender roles that assign women to domestic tasks and secondary roles in the economy. The belief that working outside the home, especially in the tourism sector (which involves interaction with foreigners), is inappropriate for women, is widespread. Additionally, women in the tourism sector face stigmatization due to the perception that working in hotels and resorts compromises traditional and religious values. The report also notes that a significant percentage of women lack access to technical or educational training relevant to tourism or fishing, as societal norms prioritize men's education.¹⁹

Regarding resources and education, women in the Maldives face a lack of access to relevant technical or educational training for the tourism and fisheries sectors. Although some women have participated in basic on-the-job training programs, such as hygiene or safety courses in the tourism sector, many emphasize the need for more specific training initiatives that address technical skills and professional development. Without addressing these issues, gender inequalities are perpetuated, and the gap between men and women continues to widen.

¹⁸ As reported, most traditional fishing methods are physical demanding for all genders.

¹⁹ <https://documents1.worldbank.org/curated/pt/448231467991952542/pdf/105635-PUB-Box394887B-PUBLIC-PUBDATE-5-8-16.pdf>

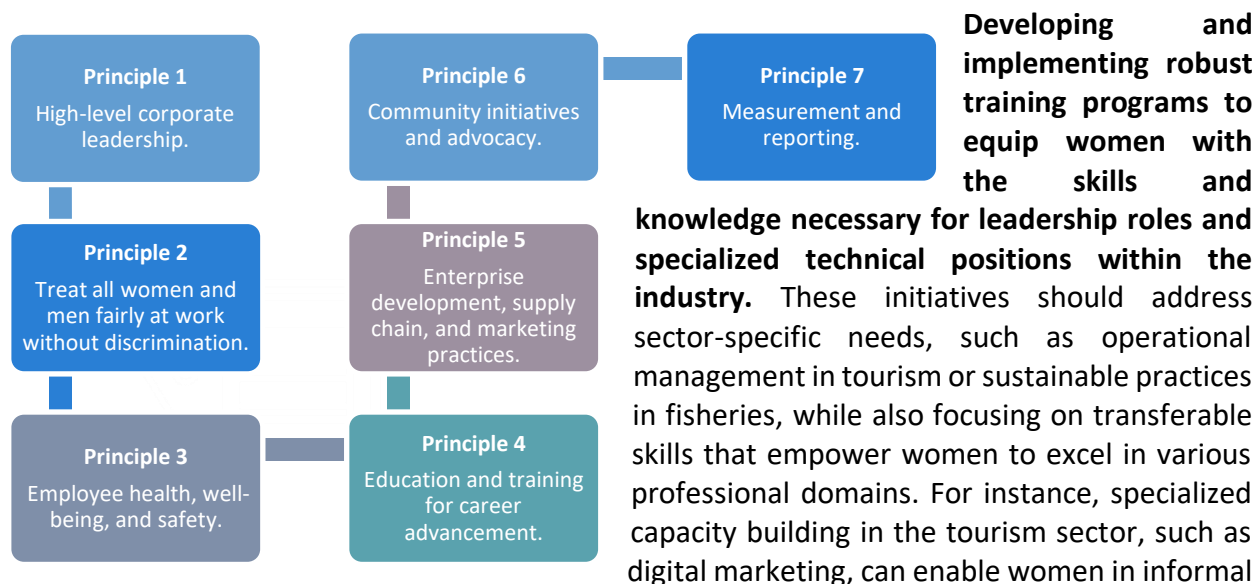
6 GOOD PRACTICES & LESSONS LEARNED²⁰

6.1 GOOD PRACTICES BY KEY STAKEHOLDERS

6.1.1 Employers

Developing and enforcing workplace policies that promote gender equality, such as equal pay, non-discriminatory hiring practices, and support for work-life balance. These policies should include ensuring equal pay for equal work, adopting non-discriminatory hiring practices, and providing support systems that enable work-life balance, including flexible working hours and parental leave. Businesses can draw on frameworks like the Women's Empowerment Principles (WEPs),²¹ which outline actionable steps to advance gender equality. The WEPs emphasize leadership commitment to inclusivity, equitable representation in decision-making roles, and integrating gender-sensitive approaches across all operational areas, fostering a culture of empowerment and equity for all employees.

Figure 35: Set of Principles developed by WEP²²



roles to effectively market their services online, reaching a broader audience and enhancing their economic opportunities. The UNWTO E-Learning Initiative is a practical example of how employers can utilize free/low-cost online tools, developed by leading professionals and academics, to enhance the employee's digital literacy and professional capabilities²³.

²⁰ This section is derived from secondary data sources, meaning that the information presented comes from existing research, reports, or data previously collected by other organizations or studies, rather than being gathered directly through surveys or fieldwork for this specific project.

²¹ <https://www.weps.org/>

²² Source: A2F Consulting's recreation from WEP Website.

²³ <https://www.unwto.org/tourism-online-academy>

Improving occupational safety, hygiene, and health, especially for workers in the fishing sector.

Interviews highlighted that fishing requires heavy physical labor, and stereotypes still exist regarding women and their perceived disadvantages in such work, such as fish capture or machinery handling. However, respondents indicated that women could participate in these jobs if provided better support, such as training or appropriate tools. For this, it is important to consider the various instruments and programs from the Food and Agriculture Organization (FAO), the International Labour Organization (ILO), and the International Organization for

Migration (IOM), which have been dedicated, among other areas, to promoting appropriate regulations and standards for fishing vessels, training on disaster preparedness, and fostering dialogue between fishers and governments to improve working conditions and mitigate risks associated with physical labor or external factors.

Box 9: The Africa Women's Fish Processors and Traders Network (AWFISHNET)



is a pan-African organization dedicated to empowering women in the fisheries sector through comprehensive training, education, and skill-building initiatives. Addresses gender disparities and fosters economic empowerment among women involved in fish processing and trading across Africa. AWFISHNET's strategic focus includes

improving working facilities and hygiene conditions, ensuring sustainable access to fish resources, building the capacity of women's enterprises to establish profitable businesses, and enhancing the competitiveness of women's products in national, regional, and continental markets.²⁴

Box 10: Bina's Success Story: From Day Laborer to Hatchery Owner



Bina Majhi went from being a day laborer to owning a fish hatchery in Bangladesh thanks to her resilience and technical training. She started by saving from her low wages to sell fingerlings and, with the support of the DANIDA project, learned aquaculture and fishing practices. Although she lost everything due to Cyclone Sidr, she rebuilt her business with the help of USAID's AIN project, which provided broodstock, equipment, and training in modern techniques such as hormone injection. By investing in infrastructure and offering quality services, Bina successfully expanded her business, empowered her community, and achieved financial stability.²⁵

²⁴ <https://awfishnet.org/>

²⁵ <https://worldfishcenter.org/pages/binas-success-story-bd/>

Case Study 1: Empowering Women Through Community-based Homestay Tourism in Lombok, Indonesia

eco-tourism appeal. Rural villages such as Sembalun and Senaru, located near Mount Rinjani National Park, are increasingly visited by trekkers and nature-based tourists. Despite this potential, local women have historically been excluded from economic activities due to prevailing patriarchal norms and a lack of marketable skills or infrastructure. Tourism, particularly homestay-based models that emphasize cultural immersion, presented a unique opportunity for women to engage in income-generating activities from within their homes—yet they lacked the support needed to participate meaningfully.

Lombok, located in eastern Indonesia, is a mountainous island known for its cultural richness and



The Ministry of Tourism of Indonesia, in collaboration with UNESCO and local, introduced a suite of interventions aimed at enabling women to lead and manage community-based homestays. These interventions included capacity-building in hospitality services, English-language training, and financial literacy programs, especially in basic bookkeeping and pricing. Women received technical guidance to upgrade their homes for guest use and gained access to microfinance schemes to support renovations and small-scale investments. The programs also engaged male community leaders and family members to address social resistance, promoting acceptance of women’s roles in tourism entrepreneurship.

Women who had never engaged in paid work began operating their own homestays, managing guest services, and generating independent income. This increased their economic autonomy, enhanced their decision-making power within the household, and contributed to local development by generating demand for goods and services such as local food, guiding, and transport. Moreover, the initiative contributed to challenging gender stereotypes, making women’s participation in tourism not only visible but socially validated. Some women reinvested their earnings in education for their children or expanded their businesses to include cultural activities like cooking classes and handicrafts, further diversifying the local tourism offering.^{26 27}

6.1.2 Government Bodies

Promoting equitable economic participation by introducing gender-inclusive licensing frameworks. Such initiatives ensure women have legal access to resources, markets, and government support programs, potentially addressing structural barriers, encouraging women’s leadership, and contributing to more inclusive and sustainable economic development empowerment and economic independence. For example, through the UN Women Fisheries Program in Africa, the Tanzanian government has piloted projects granting women fishing licenses and small loans, enabling their active participation in fish harvesting and trade.²⁸ These licenses grant women legal recognition and offer them opportunities to access markets, training,

²⁶ <https://unesdoc.unesco.org/ark:/48223/pf0000253060>

²⁷ <https://www.worldbank.org/en/news/feature/2025/03/19/indonesia-integrated-tourism-improving-livelihoods-for-thousands-in-lake-toba-and-lombok>

²⁸ <https://africa.unwomen.org/en/news-and-events/stories/2021/09/advocating-for-more-economic-opportunities-for-women-in-the-blue-economy>

and government support programs. Similarly, licensing women to operate guesthouses, tour services, and small businesses in the tourism sector can provide them with opportunities to formalize their ventures.

Promoting financial inclusion for the fishing communities³⁰ and tourism sectors.

Regarding the financial limitations faced by the fishing employers and workers surveyed, they reported frequent difficulties when applying for loans or financial assistance. These practices enable financial resilience and open the way to economic empowerment, especially for women. This support can be fostered by creating cooperatives, women’s savings and support groups, facilitating access to credit and financial education, and public-private partnerships for financial inclusion and development objectives. NGOs and International Development Partners could concoct this practice.

Box 11: Gender Mainstreaming Policy and Strategy in Agriculture



This document, prepared by the Ministry of Agriculture, Forestry, and Fisheries of Cambodia, establishes a framework to integrate gender perspectives into the agricultural and fisheries sectors. Among the proposed actions, the implementation of the Gender Unit (GU) stands out, which guides the integration of gender

equality into agricultural and fisheries policies and projects. It also highlights the strengthening of female participation in leadership positions and decision-making roles. To achieve this, quotas, specific training, and programs are promoted to improve the representation of women in positions of authority.²⁹



A key lesson learned is that the success of government policies depends on their timely implementation, adequate enforcement, and robust monitoring and evaluation.

²⁹<https://faolex.fao.org/docs/pdf/cam149118.pdf>

³⁰ Campbell, S. J., Medianti, E., Ade Yuliani, R. J., Setiawan, H., de la Rosa, E., & Suherfian, W. Gender-inclusive financial literacy strategies: Unlocking the value of small-scale fishing communities.

Case Study 2: Gender-Responsive Tourism in Cabo Verde

The case study presents how a World Bank-funded project helped foster gender-responsive tourism in Cabo Verde. Women in Cabo Verde faced poverty, wage gaps, and traditional roles that limited their access to quality jobs and leadership positions in the tourism sector. Challenges that have been exacerbated by the pandemic and the lack of adequate financing for their businesses. Although tourism is crucial to Cabo Verde's economy—accounting for 25% of Gross Domestic Product (GDP), 23% of formal job creation, and 55% of exports—gender disparities persisted, with women encountering obstacles in employment, entrepreneurship, and leadership. World Bank's "Resilient Tourism and Blue Economy Development in Cabo Verde" project supported Cabo Verde's economic recovery by investing in resilient and sustainable tourism and blue economy sectors.

The lessons learned highlight the need for an integrated approach to address systemic barriers such

as childcare, financial constraints, and cultural norms that affect women in tourism. Public-private collaboration is essential to achieve inclusive results, while reliable, gender-disaggregated data is crucial for identifying gaps and monitoring progress. Furthermore, education and training with a gender focus are key tools to empower women and ensure their effective participation in the sector.



Public-private partnerships were crucial for good practices in this case. These partnerships included the update of the Gender Action Plan for Tourism, led by ICIEG (Cabo Verdean Institute for Gender Equality and Equity) and ITCV (Cabo Verde Tourism Institute), with a focus on addressing gender-based violence (GBV) and promoting women's inclusion. It is recommended to implement the updated plan, ensure female representation in tourism governance, and develop childcare services near tourism sites, funded by employers and coordinated by the government. Financial institutions should design tailored products for women entrepreneurs, facilitating their access to financing. Additionally, awareness campaigns on gender equality and GBV should be conducted, alongside leadership and business management training programs. The private sector must collaborate by promoting inclusive labor policies, while the INE (National Statistics Institute) should consolidate gender-disaggregated data to monitor progress ³¹

31

<https://documents1.worldbank.org/curated/en/099444104172396828/pdf/IDU0ef6f7bfd082c4040310a9ef068c9d8d0f2d7.pdf>

6.1.3 NGOs/International Development Partners

Raising awareness among employers about the economic and social benefits of hiring more women in fisheries and tourism. Employers are often unaware of the profitability and efficiency associated with women employees. Prioritizing women for roles across the fisheries value chain, such as processing, packaging, and quality control, has enhanced profitability and inclusivity. A WorldFish Center's program has highlighted that involving women in value-addition activities boosts productivity and leads to better household and community outcomes³². Similarly, hiring women in guesthouse management or cultural tourism roles could increase customer satisfaction and improve the sector's reputation for inclusivity. NGOs and development partners can help employers understand the long-term value of fostering a diverse and inclusive workforce by conducting outreach campaigns, hosting workshops, and sharing success stories.

Developing targeted capacity-building programs to equip employers and workers with the knowledge and skills needed to foster gender equity in the workplace. For workers, these programs could include training in technical skills, leadership development, and financial literacy. For employers, initiatives can focus on implementing gender-sensitive policies, such as creating safe workplaces and addressing unconscious bias. For instance, the FAO has implemented capacity-building projects in Southeast Asia, training women in aquaculture techniques and providing resources for employers to integrate these workers effectively into the value chain. Similarly, in tourism, initiatives like the UNWTO E-Learning platform empower women with digital marketing skills, enabling them to expand their businesses and access broader markets. Organizations such as the International Labour Organization (ILO) have promoted appropriate regulations and standards for fishing vessels, train on disaster preparedness, and foster dialogue between fishers and governments to improve working conditions and mitigate risks associated with physical labor or external factors.

Promoting cooperative models such as self-help groups or worker associations to enhance women's participation in the value chains. These groups have been shown to provide workers with financial literacy, savings mechanisms, and collective bargaining power, fostering resilience and economic independence. For instance, in the fisheries sector, women's groups in Kerala, India, have enabled women to enter mussel farming, providing them with technical training, access to microfinance, and a platform to market their products collectively.³³ This approach has significantly improved economic independence and social standing within their communities. Similarly, in the tourism sector, women-led cooperatives in regions like Kenya's Maasai Mara have successfully pooled resources to develop community-based tourism initiatives, such as cultural tours and artisanal crafts, offering a sustainable income stream for members.³⁴

³² <https://digitalarchive.worldfishcenter.org/server/api/core/bitstreams/a4ca11d9-b4e6-4cc2-aa3f-a6544fcd2e71/content>

³³ https://eprints.cmfri.org.in/9771/1/V_Kripa_Green_Mussel_Farming.pdf

³⁴ <https://www.maabeadwork.org/>

Case Study 3: National Youth Opportunities Towards Advancement (NYOTA)

The NYOTA project (National Youth Opportunities Towards Advancement) in Kenya is an initiative funded by the World Bank aimed

at increasing employ and income and savings opportunities for vulnerable youth, especially those with limited education and in rural areas. Kenya faces high levels of youth unemployment and a lack of access to social protection, particularly in the informal sector. The NYOTA project, which expands the Kenya Youth Employment and Opportunities Project program, aims to improve the employability of young people, support entrepreneurship, and promote savings, while also strengthening employment and savings systems at both the national and local levels.



A key lesson from the NYOTA project is the importance of addressing labor and social risks from the outset, ensuring fair and safe working conditions for all workers, including young trainees. The project highlights the need to comply with international standards, such as those of the World Bank's Environmental and Social Framework, and to implement accessible grievance mechanisms to resolve labor conflicts. Additionally, it emphasizes the importance of including vulnerable groups, such as women, people with disabilities, and refugees, to achieve equitable impact.

The NYOTA project implemented good practices, such as the creation of a Labor Management Plan that ensures fair and safe working conditions. Accessible grievance mechanisms were established for workers and beneficiaries, including confidential channels to report cases of gender-based violence, sexual exploitation, and harassment. Additionally, workers were trained on occupational health and safety issues, and emergency response plans were implemented to ensure the protection of participants.

The NYOTA project received support from the Ministry of Youth Affairs, Creative Economy, and Sports, the National Social Security Fund, and the Micro and Small Enterprises Authority. Technical partners such as the Department of Refugee Services and the Department of Labor were also involved. The results included increased inclusion of vulnerable youth in employment and entrepreneurship programs, the improvement of savings systems through the NSSF's "Haba Haba" scheme, and the creation of a safer and more equitable work environment for the project's workers and beneficiaries.³⁵

6.2 LESSONS LEARNED FOR MALDIVIAN CONTEXT

The highlighted case studies and good practices provide lessons for the Maldivian context. Table 4 summarizes the findings of the research conducted on women's participation in the tourism and fisheries sectors in the Maldives, as well as the barriers they typically face in these sectors. Among the highlighted lessons learned are activities such as the promotion of inclusive policies, the development of both technical and personal skills for women in both sectors, access to financial products, and the encouragement of labor practices that promote gender equity. This table offers a framework aimed at optimizing working conditions and opportunities for women in the fisheries and tourism sectors in the Maldives while drawing on studies from similar contexts in the mentioned sectors.

³⁵ https://youth.go.ke/wp-content/uploads/NYOTA-LABOUR-MANAGEMENT-PROCEDURES_ADOPTED.pdf

Table 4: Assessment Finding and Lessons Learned Maldivian Context

| Assessment Findings | Lessons Learned |
|--|--|
| <ul style="list-style-type: none">• Women have higher participation in tourism, while men are more evenly distributed between tourism and fisheries | Government policies, such as gender-inclusive licensing frameworks, can help ensure equal opportunities in fisheries and tourism, encouraging broader and more balanced participation across sectors |
| <ul style="list-style-type: none">• Women in both sectors face social and cultural barriers that limit their career growth, especially in leadership roles | Public-private partnerships, such as those implemented in the Seychelles tuna industry, have successfully promoted women's participation in leadership roles and provided targeted technical support for economic empowerment. |
| <ul style="list-style-type: none">• Education levels vary significantly between sectors, with women in fisheries having less access to education. | Training and capacity-building programs should focus on sector-specific needs, such as digital marketing in tourism and sustainable practices in fisheries, to bridge the educational and skills gap for women. |
| <ul style="list-style-type: none">• Financial barriers limit women's entrepreneurial efforts, particularly in fisheries. | NGOs and development partners can promote financial inclusion through cooperatives, women's savings groups, and access to microfinance |
| <ul style="list-style-type: none">• Fisheries and tourism sectors lack support policies for women, such as childcare and maternity benefits. | Implementing support policies for female workers, such as maternity leave, flexible hours, and on-site facilities, can help improve gender equality in both sectors, as demonstrated in international best practices. |
| <ul style="list-style-type: none">• Women face hiring and career progression discrimination within both the tourism and fisheries sectors. | Targeted interventions, such as those by UN Women and other international organizations, mandating equal pay and creating pathways for women's formal participation have proven effective in enhancing gender inclusivity. |

Case Study 4: Fisherwomen in the Seychelles Tuna

In Seychelles, the country's largest industry, industrial tuna fishing, provides women with economic empowerment opportunities. The Seychelles has made strides in

empowering women in the tuna value chain. This case study highlights the involvement of women in different stages of the tuna industry, including processing, packaging, and value addition. Traditionally, women in the Seychelles were largely absent from decision-making roles in the fisheries sector. However, targeted government initiatives and private partnerships have aimed to change this narrative, making the tuna value chain more gender inclusive.

A key lesson is the importance of public-private partnerships to empower women in value addition processes, such as canning and processing. In collaboration with private canning companies, the government provided financing options and technical support, which significantly reduced the barriers women faced in accessing business opportunities within the fisheries value chain. As a result, many women now own small enterprises focused on processing and adding value to tuna products, which are marketed locally and internationally.



Good practices noted in this case include emphasizing gender-specific training programs tailored to women's needs. These training programs helped women acquire the necessary skills to work in the tuna industry, ranging from technical aspects like fish handling to broader business management skills. Furthermore, expanding women's access to financial resources, such as loans and grants specifically designed for female entrepreneurs, has enabled them to establish their businesses in the value chain.

The collaboration with private companies, such as canning industries, stands out for offering financing schemes and technical assistance targeted at women. Financing options with low interest rates and flexible repayment terms were implemented, as well as specific grant programs to help **women start or** expand businesses in areas such as processing, transformation, and marketing of fishery products. On the other hand, technical support including training in processing techniques, such as canning and product transformation, enabled women to add value to products like tuna.³⁶³⁷

³⁶

https://seychellesresearchjournal.com/wp-content/uploads/2020/01/a_million_cans_of_tuna_a_day-where_next_for_seychelles28099_e28098blue_economye28099-indra_persaud-srj-2-1-1.pdf

³⁷ <https://seychelles.un.org/en/144075-women%E2%80%99s-economic-empowerment-indian-ocean-rim-region-iora>

<https://www.cffacape.org/publications-blog/the-new-fishing-agreement-between-seychelles-and-taiwan-will-be-public-but-will-tuna-fisheries-sustainability-improve-as-a-result>

7 RECOMMENDED ACTION PLAN³⁸

This action plan is built around three key pillars, each focusing on fostering gender equity in the fisheries and tourism sectors. The first pillar, "Upskilling and Capacity Building for Women Employees in Fisheries & Tourism," emphasizes the development of targeted, gender-sensitive training programs and capacity-building initiatives. The second pillar, "Transforming Social Norms for Greater Gender Equality," aims to raise awareness and advocate for gender equality through sector-specific campaigns and public-private dialogues. The third pillar, "Improve Participation and Access to Finance for Women Entrepreneurs," focuses on improving financial empowerment and market access for women in the fisheries and tourism sectors. Together, these pillars form an integrated approach to addressing systemic barriers and unlocking the potential of women in these sectors.

Figure 36: Recommendation Overview



The action plan is organized to provide a clear and comprehensive roadmap for advancing gender equity in both sectors. Each pillar consists of two strategic intervention areas, which outline targeted interventions in areas such as capacity building, recruitment, retention, promotion, financial empowerment, and awareness raising for women. Both short-term and long-term actions are presented. The plan also identifies key stakeholders and implementers to clarify roles and responsibilities in driving these initiatives forward. To maximize impact, an integrated approach should be considered that combines skills development, business advisory services, and financial access, ensuring that women entrepreneurs receive comprehensive support. Additionally, collaboration with relevant public, private institutions, development partners, and seeking synergy with similar programs would be advisable.

³⁸ Section 7 offers a synthesis of all the findings from our study, integrating the results obtained from surveys, interviews, and other data collection methods. It also includes an analysis of these findings, contextualized within the framework of best practices implemented by other countries.

Pillar 1: Upskilling and Capacity Building for Women Employees in Fisheries & Tourism

Strategic Intervention Area 1: Targeted Capacity-Building and Gender-Sensitive Skills Development



Short-term Actions: (1) Develop and implement customized training programs aligned with existing action plans such as the Gender Equality Action Plan (GEAP) and the Ministry of Environment and Tourism's skill development initiatives, prioritize non-traditional skills for women, such as fishery technology, entrepreneurship, and digital marketing, to enable entry into higher-value roles; (2) Promote gender sensitivity training for senior managers and employers to foster inclusive workplaces that promote women's participation; (3) Conduct pilot programs in collaboration with the private sector to test strategies for overcoming country-specific challenges and update capacity building initiatives as needed; (4) Integrate mentoring, coaching, and peer support models to foster knowledge-sharing and career progression.



Long-term Actions: Develop, in partnership with educational institutions, a national learning platform (which could be online) to offer capacity building tailored to the needs of women in fisheries and tourism. This platform should integrate re-skilling programs to facilitate their transition into climate-resilient and sustainable sectors, such as eco-friendly fish farming, sustainable aquaculture, mangrove restoration, and responsible tourism. Additionally, it should incorporate certifications and digital badges

to validate skill acquisition, enhancing women's access to better economic opportunities while promoting environmental sustainability. Also explore the potential of vocational education training (VET) reforms to incorporate gender equality modules in school curricula.

Strategic Intervention Area 2: Strengthening Local Institutions and Network Support for Workers



Short-term Actions: (1) Provide training-of-trainers (ToT) programs to ensure institutions have in-house gender-sensitive trainers capable of delivering high-quality and sustainable training initiatives; (2) Expand ToT to equip local women's business associations, fisheries cooperatives, and tourism organizations with the tools and resources to support women in their respective sectors.



Long-term Actions: (1) Establish (or support existing) business development service providers/training hubs, in collaboration with NGOs and development partners, for fisheries and tourism in key atolls, focusing on equipping women with sector-specific skills; (2) Work with local institutions to develop internal systems for tracking women's engagement in tourism and fisheries, including the use of gender-disaggregated data collection and reporting frameworks.

Key Stakeholder: Central & Atoll-level Government Agencies

Supporting Stakeholder(s): Vocational Training Centers, Business Development

Services, NGO & Development Partners, Educational Institutions

Stakeholder's Role: Central and Atoll-level Government Agencies could allocate funding for training programs while establishing systems to monitor their access to training through gender-disaggregated data. NGOs and development partners could provide technical assistance and additional funding as required. Training centers and educational institutions would contribute through their active participation and consultancies.

Pillar 2: Transforming Social Norms for Greater Gender Equality

Strategic Intervention Area 1: Awareness and Advocacy for Gender Equality



Short-term Actions: (1) Conduct sector-specific awareness campaigns using relatable success stories of women in non-traditional roles to inspire community support, campaign could be tailored for different demographics, such as young girls, parents, and employers, ensuring messages address concerns like safety, work-life balance, and career potential; (2) Partner with community leaders, religious leaders, and social influencers to champion gender equality and advocate for women's participation in tourism and fisheries.



Long-term Actions: (1) Establish ongoing partnerships with media outlets, cultural institutions, and entertainment platforms to normalize positive gender narratives and challenge stereotypes; (2) Collaborate with

the Ministry of Education to integrate gender equality modules into school curriculums, with a focus on career opportunities in tourism and fisheries.

Strategic Intervention Area 2: Facilitate Public-Private Dialogue



Short-term Actions: (1) Establish a Public-Private Dialogue (PPD) platform (digital) to discuss challenges and opportunities related to women's participation in tourism and fisheries and promote participatory governance, ensuring continuous stakeholder input in decision-making, PPD could be modeled; (2) Establish a robust M&E framework to track the impact of policy reforms and dialogue initiatives, ensuring continuous feedback and improvement.



Long-term Actions: (1) Utilize PPD outcomes to design and implement gender-sensitive policies, such as flexible working hours and safe transportation; (2) The PPD could be transitioned into a formal, institutionalized entity, e.g., Gender and Social Inclusion Council, to ensure long-term continuity and adaptation to evolving sectoral needs; (3) Establish child care solutions, which could include workplace-supported child care facilities or community-based child care programs, and explore innovative childcare models to enable women's participation, especially in tourism, the WB Early Learning Partnership could offer technical and financial resources to test such approaches; (4) Strengthen job-matching systems by using PPD discussions to shape labor market strategies. This includes working with the Ministry of Labor and private sector partners to identify job opportunities, including paid internship

programs for young women in male-dominated sectors.

Key Stakeholder: Central and Atoll-Level Government Agencies

Supporting Stakeholder(s): NGOs & Development Partners

Stakeholder's Role: Central and Atoll-level Government Agencies could lead the design and implementation of awareness campaigns and public-private dialogue platforms to ensure alignment with national strategies such as the GEAP. NGOs and development partners would provide technical expertise, financial support (as needed), and advocacy. Private sector stakeholders would actively participate in dialogue platforms, adopt gender-sensitive practices, and promote inclusive policies through their networks and operations.

Pillar 3: Improve Participation and Access to Finance for Women Entrepreneurs

Strategic Intervention Area 1: Financial Empowerment and Access



Short-term Actions: (1) Establish grants and easy loans for female entrepreneurs in tourism and fisheries value chains, focusing on expanding women's access to managerial and decision-making roles; (2) Collaborate with appropriate ministries (such as the Ministry of Finance and Planning) to create outreach programs educating women about available financial support and grants; (3) Establish financial literacy capacity building (digital) to help women understand funding options

and manage grants effectively; (4) Engage financial and microfinance institutions to cater to different segments of female entrepreneurs.



Long-term Actions: (1) Establish a women-focused financing facility to provide ongoing financial support tailored to the needs of women entrepreneurs in tourism and fisheries; (2) Develop a *one-stop shop* (digital), in partnership with financial institutions, women groups, and trade associations, to provide access to financial products, training programs, and networking opportunities, ensuring accessibility and inclusivity for women entrepreneurs.

Strategic Intervention Area 2: Business Ecosystem Support and Market Access



Short-term Actions: (1) Establish or support business incubators and accelerators specifically for women entrepreneurs in tourism and fisheries, providing resources such as HR/accounting, and technical assistance to enhance product quality, marketing, etc.



Long-term Actions: (1) Create a certification program that promotes women-led enterprises, enabling them to stand out in competitive markets and attract socially conscious buyers and investors; (2) Collaborate with the Ministry of Finance to establish tax incentives or subsidies for businesses that procure goods or services from women entrepreneurs.

Key Stakeholder: Central and Atoll-Level Government Agencies

Supporting Stakeholder(s): NGOs & Development Partners, Partner Financial Institutions

Stakeholder's Role: Central and Atoll-Level Government Agencies could lead the establishment of enabling initiatives, financial programs, and platforms, ensuring alignment with national strategies. NGOs and development partners would provide technical expertise, capacity-building, and financial support as needed. Partner financial institutions would develop tailored financial products for women entrepreneurs and support financial literacy programs. Private sector stakeholders would mentor entrepreneurs, integrate women-led enterprises into supply chains.

ANNEX 1: STUDY METHODOLOGY DETAILS

The table below shows the breakdown of the sample by location and survey type, depending on whether the respondent is an employer or a worker. The total sample of the study consisted of 361 respondents, with 139 employers and 222 workers. The survey was distributed across several key atolls, such as Haa Alif/Haa Dhaalu, Baa/Raa, and Kaafu, among others, in order to capture a variety of perspectives from the fisheries and tourism sectors. The results show that the largest number of respondents comes from the Malé area, with 120 participants.

Table 5: Quantitative Survey Breakdown

| Location (Atoll) | Employer Survey | Worker Survey | Total |
|------------------------|-----------------|---------------|------------|
| Haa Alif/ Haa Dhaalu | 5 | 12 | 17 |
| Baa/Raa | 12 | 17 | 29 |
| Male area | 47 | 73 | 120 |
| Kaafu | 47 | 64 | 111 |
| Lhaviyani/Others | 3 | 15 | 18 |
| Gaafu Alif | 14 | 21 | 35 |
| Seenu | 11 | 20 | 31 |
| Total Completed | 139 | 222 | 361 |

Table 6: Breakdown of Workplaces for Workers

| Tourism | | Fisheries | |
|--|----|--------------------------|----|
| Airline & Airport Services | 5 | Boat & Marine Services | 1 |
| Cruise & Boat Services | 1 | Export & Trade | 10 |
| Destination Marketing & Tourism Boards | 6 | Fish Processing Plants | 34 |
| Guest Houses | 14 | Fishing Companies | 6 |
| Hotels | 10 | Other Fisheries Services | 16 |
| Other Hospitality Services | 38 | Own Account Worker | 24 |
| Recreation & Entertainment | 3 | Shops | 9 |
| Resorts | 28 | Wholesale & Distribution | 3 |
| Travel Agencies | 14 | | |

Below is the breakdown of the qualitative interviews conducted in the study. A total of 30 in-depth interviews were carried out, distributed among employers and workers in the tourism and fisheries sectors across key atolls, such as Haa Dhaalu, Malé, Kaafu, Baa, Lhaviyani, Gaafu Alifu, and Seenu. The focus group discussions, which included women workers from resorts, fish processors, residents of fishing islands, and women entrepreneurs from both sectors, focused on identifying the challenges and opportunities for these workers, both current and potential, in the value chains of tourism and fisheries.

Table 7: In-depth Interview Breakdown

| Atoll | Employers Tourism | Employers Fisheries | Workers Tourism | Workers Fisheries | Potential Workers | Total |
|--------------|----------------------|------------------------|--------------------|----------------------|----------------------|-----------|
| Haa Dhaalu | 1 | 1 | 1 | 1 | 1 | 5 |
| Malé area | 1 | 1 | 1 | 1 | 1 | 5 |
| Kaafu | 1 | 1 | 1 | 1 | 1 | 5 |
| Baa | 1 | 0 | 1 | 0 | 0 | 3 |
| Lhaviyani | 0 | 1 | 0 | 1 | 1 | 4 |
| Gaafu Alifu | 1 | 0 | 1 | 0 | 1 | 4 |
| Seenu | 1 | 1 | 1 | 1 | 1 | 4 |
| Total | 6 | 5 | 6 | 6 | 7 | 30 |

Table 8: FGD Breakdown

| Sector | Composition |
|--------------|--|
| Tourism | Women working in resorts |
| Tourism | Women working in guesthouses |
| Fisheries | Women working in fish processing facilities Women residents in fishing islands Mix current workers & potential workers |
| Cross-sector | Women entrepreneurs Mix tourism and fisheries entrepreneurs |
| Cross-sector | Women working in tourism value chains other than in accommodations Mix current workers & potential workers |

Table 7 presents the key stakeholders interviewed in the study, including public, private, and civil society actors. Key government stakeholders include the National Bureau of Statistics, the Ministry of Environment and Tourism, and the Ministry of Fisheries. In the tourism sector, the Maldives Association of Travel Agents and the Maldives Association of Tourism Industry were interviewed, while in the fisheries sector, the Maldives Seafood Processors and Exporters Association and other related organizations participated. NGOs such as Hope for Women and the Women Entrepreneurs Association of Maldives were also included.

Table 9: List of Key Stakeholders Interviewed

| Type of Stakeholders | Name of Stakeholder |
|--|---|
| Government & Local governance | National Bureau of Statistics |
| | Ministry of Environment and Tourism |
| | Minister of Fisheries and Ocean Resources |
| | Ministry of Social and Family Development (Gender Affairs Department) |
| | Minister of Higher Education, Labour and Skills Development |
| | Labour Relations Authority |

| | |
|-----------------------------|---|
| | Ministry of Youth, Sports & Community Empowerment |
| Industry - Tourism | Maldives Association of Travel Agents and Tour Operators (MATATO) |
| | Maldives Association of Tourism Industry |
| | National Boating Association of Maldives |
| Industry - Fisheries | Maldives Seafood Processors and Exporters Association |
| CSOs, NGOs, Unions | Hope for Women |
| | Women Entrepreneurs Association of Maldives (WEA Maldives) |
| | Employment Tribunal of Maldives |
| | Maldives Association of HR Professionals |
| | Equal Rights Initiative (ERI) |
| | Women in Democracy |

The desk review provided a baseline understanding of the socio-economic and policy landscape influencing women’s employment in the Maldives. The team conducted primary data collection alongside an analysis of existing literature, national datasets, and reports from institutions such as the World Bank and UN Women to map gender roles and labor trends in tourism and fisheries. Specific World Bank studies, including the Women Potentially Seeking Jobs in Fisheries survey, the Gender and Energy Roadmap 2022-2030 study, and the demand-side survey for the Human Capital Needs Assessment, supplemented the analysis by providing key data points and insights. The review also explored good practices, case studies, and lessons from comparable studies in other contexts to identify actionable solutions. This desk review aimed to establish a robust baseline of knowledge, contextualizing the findings from quantitative and qualitative research with national and international perspectives.

ANNEX 2: SYNTHESIS OF EXISTING LITERATURE

This review explores existing literature on the dynamics of women’s employment, safety, and mobility within the Maldivian fisheries and tourism sectors. These sectors are highlighted in the recent National Human Capital Needs Assessment (NHCNA) as key areas of economic significance and workforce demand. The study identifies a persistent misalignment between local skills development and labor market requirements, particularly affecting the tourism and fishing industries. It also notes that the tourism sector, heavily reliant on foreign labor, faces challenges in filling both unskilled and highly specialized roles with local workers. This dependence on foreign labor underscores the need for tailored workforce development initiatives aimed at bolstering local capacity and reducing skills gaps. Through targeted reforms in vocational training, sector-specific programs, and strategic educational initiatives, the assessment outlines pathways to reduce labor shortages and enhance regional opportunities across the Maldives, particularly benefiting industries like fisheries and tourism. This review will delve into these themes, exploring barriers and opportunities within the workforce experiences of Maldivian women in these vital sectors.

Table 10: Summary of Literature Synthesis

| Aspects | Findings from This Report | Findings from NHCNA |
|----------------------|--|--|
| Complementary | <ul style="list-style-type: none"> - Emphasizes cultural and societal barriers limiting women’s employment, particularly in tourism. - Focus on gender-sensitive policies like flexible hours, remote work, and childcare support. | <ul style="list-style-type: none"> - Highlights the need for addressing regional disparities and decentralizing training opportunities. - Recommends supportive employment structures to increase women’s participation. |
| Supporting | <ul style="list-style-type: none"> - Identifies infrastructure limitations hindering traditional fish processing for self-employed women. - Highlights the need for targeted TVET programs to create sustainable career pathways. | <ul style="list-style-type: none"> - Identifies the need for investment in infrastructure and training to bridge skills gaps. - Emphasizes flexible employment and supportive structures to enhance female workforce engagement. |
| Conflicting | <ul style="list-style-type: none"> - Women in tourism do not view their jobs as temporary; highlight issues of salary dissatisfaction. - Barriers like workplace discrimination make entrepreneurship less feasible for women. | <ul style="list-style-type: none"> - Young Maldivians view resort jobs as stepping-stones rather than long-term opportunities. - Suggests resort jobs are perceived as temporary, with career growth limitations. |
| Novel | <ul style="list-style-type: none"> - Specific barriers in tourism: salary dissatisfaction, lack of promotional opportunities, and discrimination. - Emphasizes the urgency of preserving traditional fish processing techniques. - Highlights the integration of climate resilience in workforce initiatives as a critical component. | |

The findings in this report share complementarities to the insights presented NHCNA by highlighting shared challenges and the need for targeted workforce interventions. Both reports emphasize cultural and societal barriers that limit women’s mobility and employment in tourism, particularly for married women. Additionally, both reports underscore the significance of addressing regional disparities in human capital development between Malé and the atolls. The need for decentralizing training opportunities and improving infrastructure in the atolls aligns closely with the NHCNA's recommendations, reinforcing the shared understanding of critical areas for improvement. Another key complementarity is the focus on gender-sensitive policies. Both the NHCNA and our findings emphasize the importance of supportive employment structures, such as flexible hours, remote work options, and accessible childcare, which are essential for increasing women's workforce participation. These structural changes are crucial for addressing the unique challenges faced by women, particularly in sectors like tourism where cultural norms significantly impact mobility and employment opportunities.

This report’s findings support the NHCNA's call for flexible employment options and improved infrastructure in fisheries to support women's participation. The NHCNA identifies infrastructure limitations as a significant barrier. This report supports this by providing specific examples of how inadequate infrastructure hinders traditional fish processing practices, which are often carried out by self-employed women working from home. Both sources emphasize the need for investments in infrastructure and technical training to bridge skills gaps and make these sectors more appealing to younger workers. Additionally, women working in tourism consistently highlighted the need for flexible hours, remote work, and childcare support as critical facilitators for their continued participation in the workforce. These measures align directly with the NHCNA’s emphasis on creating supportive employment structures to enhance female workforce engagement. The findings in both tourism and fisheries sectors also illustrate persistent gaps in skills development, emphasizing the importance of targeted Technical and Vocational Education and Training (TVET) programs. These programs should be designed not only to address current skills shortages but also to create sustainable career pathways that align with both sectoral needs and worker aspirations.

However, some findings differed between the two reports. For instance, conflicting findings emerged regarding young Maldivians' perspectives on resort jobs. The NHCNA suggests that many young Maldivians view resort jobs as temporary, seeing them as stepping-stones rather than long-term career paths. In contrast, our data indicates that women currently employed in resorts do not necessarily view their roles as temporary. Instead, they express concerns over salary dissatisfaction, lack of advancement opportunities, and discrimination, which limit their career growth. The conflicting perceptions could be attributed to the different experiences of young men and women in the tourism sector, where women may face additional barriers that make entrepreneurship less feasible, such as limited access to financing and experiences of workplace discrimination.

This report provides novel insights into the specific barriers faced by women in the tourism sector. Unlike the general overview provided by the NHCNA, the data for this report reveals significant issues of salary dissatisfaction, lack of promotional opportunities, and experiences of discrimination. These insights expand the understanding by identifying key areas where intervention is needed to improve women's career prospects in tourism. The emphasis on the need for flexible work arrangements also highlights the demand for gender-sensitive policies that address the unique challenges faced by women, including those related to balancing family responsibilities with career advancement.

Similarly, for the fisheries sector, the findings add depth to the discussion by highlighting the generational knowledge loss in traditional fish processing. The NHCNA broadly identifies a lack of youth engagement in fisheries, but our findings emphasize the urgency of preserving traditional practices like smoked fish and fish paste production. These traditional practices are not only economically significant but also form an essential part of Maldivian cultural heritage. By integrating technical training and career progression plans, there is an opportunity to attract younger workers and reshape perceptions of fisheries as a viable career path. This novel insight underscores the importance of cultural preservation alongside economic development, which is essential for maintaining Maldivian heritage.











The findings also expand on the importance of climate resilience in workforce development, particularly in fisheries. The NHCNA touches on the vulnerability of the fisheries sector to climate change, but our findings emphasize integrating climate resilience into workforce initiatives as a critical component. This includes improving infrastructure to support traditional fish processing and aligning training programs to prepare workers for climate-related challenges. These expansions highlight the need for a holistic approach that combines economic, cultural, and environmental considerations to ensure sustainable sector growth. Additionally, our data suggests that enhancing climate resilience through workforce development can also serve as an opportunity to modernize traditional practices and make them more appealing to younger workers. By framing traditional fisheries as part of a sustainable and resilient industry, there is potential to attract more youth and ensure the long-term viability of these practices.

The Women, Business and Law (2024) report provides a structured evaluation of the Maldivian legal and institutional environment affecting women's economic empowerment across eight key indicators.³⁹ These scores are based on the existence legal and support frameworks. On mobility, Maldives scores a perfect 100 in legal frameworks, reflecting equal legal rights for women to travel and reside freely. However, on safety, the legal framework score is just 25, due to the absence of legislation on domestic violence and femicide, and limited provisions for enforcing protection mechanisms. Similarly, childcare scores 0 in both legal and supportive frameworks, indicating no legal provision or support for childcare services. On workplace equality, the legal framework score is relatively high (75), but there are no supportive frameworks or enforcement bodies to ensure gender-based non-discrimination in recruitment or flexible work. Pay equity lags behind with a 75 legal score but 0 supportive framework, as laws

³⁹ <https://wbl.worldbank.org/content/dam/documents/wbl/2024/pilot/WBL24-2-0-Maldives.pdf>

do not mandate equal pay for equal work. In entrepreneurship, the score stands at 50, constrained by the absence of gender-sensitive procurement policies or quotas, despite basic legal access being guaranteed.

Table 11: Women, Business and Law: Maldives (2024) indicator scores

| |  |  |  |  |  |  |  |  |  |  |
|-----------------------------|---|---|---|---|---|---|--|---|---|---|
| WBL 2.0 | Safety | Mobility | Workplace | Pay | Marriage | Parenthood | Childcare | Entrepreneurship | Assets | Pension |
| Legal frameworks score | 25.0 | 100.0 | 75.0 | 75.0 | 50.0 | 50.0 | 0.0 | 50.0 | 25.0 | 75.0 |
| Supportive frameworks score | 0.0 | 66.7 | 0.0 | 0.0 | 33.3 | 0.0 | 0.0 | 66.7 | 0.0 | 100.0 |
| Expert opinions score | 25.0 | 50.0 | 25.0 | 37.5 | 37.5 | 87.5 | 25.0 | 25.0 | 75.0 | 100.0 |

Source: *Women, Business and Law: Maldives (2024)*

The findings of this report, which is based on primary data collection, broadly aligns with the WBL 2024 scores, but reveals a disparity in practice. The WBL assigns a perfect legal score of 100 for mobility, indicating no legal restrictions on women’s freedom of movement, and the study findings confirm that most women report easy, short commutes and minimal transport-related challenges in both the tourism and fisheries sectors. The study also reflects the absence of childcare infrastructure, which corresponds with the WBL’s 0 score in that area. In terms of workplace safety, although nearly all workers report feeling safe, some respondents roles rated female treatment as only “fair” or “poor,” echoing the WBL’s low safety score (25). While WBL’s legal score on workplace equality is relatively high, this study found some discrimination in practice like lack of promotion opportunities, and hiring biases—suggesting that legal frameworks exist but enforcement could be weak. Similarly, despite laws allowing equal access to entrepreneurship, the study notes limited support systems for women entrepreneurs, which reflects the WBL’s moderate legal score and low supportive framework rating in this area.

ANNEX 3: GLOSSARY

| Term | Definition |
|--|--|
| Social and Gender Terms | |
| Gender Gap | The disparity in opportunities, status, attitudes, and behaviors between men and women. This encompasses differences in labor force participation, wages, and access to resources. |
| Female Labor Force Participation (FLFP) | The percentage of women who are actively engaged in the labor market, either by working or seeking employment. |
| Gender-Based Violence (GBV) | Acts of violence directed at individuals based on their gender, including physical, sexual, or psychological harm. |
| Social Norms | The shared beliefs and expectations about appropriate behavior within a society or group can influence gender roles and relations. |
| Work-Life Balance | The equilibrium between professional responsibilities and personal life enables individuals to allocate time and energy effectively across various aspects of their lives. |
| Childcare Support | Services and policies that assist parents, particularly women, in managing childcare responsibilities alongside their professional commitments. |
| Gender Mainstreaming | The process of assessing the implications for individuals of different genders in any planned action, including legislation, policies, or programs, to ensure gender equality. |
| Unconscious Bias | Social stereotypes about certain groups of people that individuals form outside their conscious awareness, affect decisions and actions. |
| Gender-Responsive Policies | Policies designed to address and consider the different needs and challenges faced by various genders, aiming to promote equality. |
| Cultural Barriers | Socially constructed norms and practices hinder certain groups, particularly women, from accessing opportunities or resources. |
| Economic and Production Indicators | |
| Access to Finance | The ability of individuals or enterprises to obtain financial services, including credit, deposit, payment, insurance, and other risk management services. Those who involuntarily have no or only limited access to financial services are referred to as the unbanked or underbanked, respectively. Areas with inadequate banking services are referred to as banking deserts. |
| Economic Empowerment | The process of increasing women's ability to participate in the economy and make financial decisions. |
| Entrepreneurship | The creation and management of businesses, an area where women often face barriers such as access to financing. The World Bank highlights that formalization improves access to formal credit, enabling businesses to seize growth opportunities. |
| Financial Literacy | Knowledge of financial management, crucial for women entrepreneurs. This includes understanding financial products and services, budgeting, and investment strategies. The European Investment Fund emphasizes the importance of addressing financial and digital illiteracy among vulnerable customer segments to promote inclusive finance. |

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| Formal Employment | Jobs with legal contracts and social benefits tend to offer higher income and job security. The International Labour Organization notes that formal employment is characterized by adherence to labor regulations, including signed contracts and compliance with labor standards. |
| Informal Employment | Jobs without formal contracts, offer flexibility but less security and benefits. The World Bank defines informal employment as work that is not regulated by formal labor laws and protections, often lacking access to social benefits and legal protections. |
| Income Dynamics | Factors influencing wages, such as education, contract type, and access to training. These dynamics affect income distribution and economic mobility within a society. |
| Market Access | The ability to sell products in local and international markets, a challenge for women in fisheries. Access to markets enables businesses to expand their customer base and increase sales, which is essential for growth and sustainability. |
| Microfinance | Financial services for small businesses, crucial for women entrepreneurs in fishing and tourism. The World Bank highlights that financial inclusion means individuals and businesses have access to and use affordable financial products and services that meet their needs, and are delivered in a responsible and sustainable way. |
| Supply Chain Challenges | Issues such as fish shortages and high logistics costs affecting the fishing industry. These challenges can hinder the efficiency and profitability of businesses within the supply chain. |
| Tax Incentives | Tax benefits for businesses that support women entrepreneurs or hire women. These incentives aim to promote gender equality in the workforce and encourage businesses to adopt inclusive practices. |
| Fishing Terms | |
| Fisheries Value Chain | Processes that encompass the entire journey of fish from capture to final consumer sale. According to the Food and Agriculture Organization (FAO), fishing operations are part of an extended value chain where processing and marketing play crucial roles. |
| Fish Processing | Activities such as smoking, canning, and preparing fish-based products. The World Bank emphasizes the importance of designing processing operations that allow for the recovery of by-products, enhancing efficiency and reducing waste. |
| Small-Scale Fisheries | Artisanal fishing is conducted by local communities, where women often engage in processing and selling. The FAO highlights that these fisheries are vital for global food security and the livelihoods of millions. |
| By-Product Reuse | Utilizing non-traditional fish parts to create additional products. This approach promotes innovation and sustainability within the fishing industry, maximizing the value derived from each catch. |
| Sustainable Fishing Practices | Methods that minimize environmental impact and ensure the long-term viability of fishery resources. The World Bank, through its PROBLUE program, supports the implementation of practices that promote ocean health and productivity. |

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| Aquaculture | The cultivation of fish and other aquatic organisms. The World Bank identifies aquaculture as a sustainable alternative to meet the growing demand for seafood, contributing to food security and economic development. |
| Fish Hatchery | Facilities where fish are bred and raised for release or sale. These hatcheries are essential for repopulating species and maintaining healthy aquatic ecosystems. |
| Compliance with Regulations | Adherence to legal standards in fishing. The World Bank emphasizes the need to strengthen governance in the fishing sector to ensure regulations are followed, promoting sustainability and preventing overexploitation of resources. |
| Traditional Fish Processing | Ancestral methods such as preparing "Rihaakuru" (fish paste). The FAO underscores the importance of preserving these traditional techniques, which contribute to cultural diversity and add value to fishery products. |
| Climate Resilience in Fisheries | The capacity of the fishing industry to adapt to climate change impacts. The FAO addresses the need to build resilience in fishing communities against climate risks and disasters, ensuring their well-being and sustainable livelihoods. |
| Tourism Terms | |
| Tourism Value Chain | The sequence of activities that add value to a tourism product, from initial conception to the final experience of the traveler. This includes planning, development, marketing, and delivery of tourism services. Understanding this chain is crucial for enhancing regional attractions and making informed decisions to improve competitiveness in the tourism sector. |
| Resort Jobs | Employment opportunities within resort complexes, where women may face challenges such as long working hours and potential discrimination. These roles often involve direct customer service, hospitality management, and recreational activities coordination. |
| Cultural Tourism | A form of tourism that focuses on experiencing and learning about the cultural heritage of a destination, including its traditions, arts, and history. Women can engage in roles such as cultural guides, artisans, or performers, contributing to the preservation and promotion of local culture. |
| Hospitality Industry | The encompasses businesses that provide lodging, food, and other services to travelers and tourists. Women are often overrepresented in lower-level positions within this industry, which includes roles in hotels, restaurants, and event planning. |
| Leisure Activities | Recreational services offered to tourists, such as diving, spa treatments, and excursions. Women may encounter challenges related to safety concerns and mobility restrictions when participating in or organizing these activities. |

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| Guesthouse Management | The operation and administration of small lodging establishments, where women may have entrepreneurial opportunities. This includes overseeing daily operations and , guest relations, and ensuring quality service in a personalized setting. |
| Digital Marketing | The use of online platforms and tools to promote tourism services. Skills in digital marketing are essential for women entrepreneurs aiming to reach a broader audience and effectively advertise their services in the competitive tourism market. |
| Tourism Governance | The policies, regulations, and institutional frameworks that oversee and guide tourism development. Effective governance ensures sustainable tourism practices, equitable growth, and the inclusion of women in leadership roles within the sector. |
| Seasonal Work | Emplt that varies with the tourism seasons, affecting job stability. Women engaged in seasonal tourism-related work may face employment uncertainty and income variability, necessitating strategies for financial planning and career development. |
| Cultural Lessons | Training programs that educate tourism workers about local traditions and cultural practices. Such lessons enhance the visitor experience and promote cultural preservation, providing workers with valuable knowledge to enrich their interactions with tourists. |