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**Poverty, Gender, Social Protection and
Climate Vulnerability in the Maldives**

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1. Introduction

The Republic of Maldives, while classified as an upper-middle-income nation with South Asia's highest per capita GDP driven by luxury tourism; near-universal education & major improvements in healthcare, faces existential threats from global climate change and deep-seated structural inequalities. Composed of over 1,100 low-lying coral islands more than 80% of which stand less than one meter above sea level, the archipelago is susceptible to rising sea levels, severe coastal erosion, storm surges, and freshwater insecurity. Nevertheless, climate vulnerability in the Maldives is also deeply intertwined with socioeconomic factors, particularly poverty, gender disparities, and the reach of social protection systems (Asian Development Bank, 2024).

Although national headcounts indicate low monetary poverty, multi-dimensional poverty and economic vulnerability remain prominent when examining the significant spatial divide between the heavily urbanized capital, Malé, and the isolated outer atolls. In rural island communities, limited economic diversification, high import dependency, and weak infrastructure exacerbate the impacts of environmental shocks on local livelihoods (Asian Development Bank, 2024). Hence, poverty can reduce a household's ability to absorb shocks and adequately buffer against illness, unemployment, disability or disaster; and climate hazards intensifying each of these risks through damage to housing, infrastructure, livelihoods, water supplies and essential services. In turn, repeated shocks can push households into deeper or more persistent deprivation. This is particularly relevant in an archipelago where access to services is strongly conditioned by distance from Malé and by the availability and cost of transport.

These climate-poverty dynamics also reveal a distinct gender dimension. Traditional socioeconomic roles and the burden of unpaid care work constrain women's mobility and access to formal employment. In the Maldives, women are heavily concentrated in the informal economy, small-scale agriculture, and home-based micro-enterprises; the sectors that are exceptionally exposed to environmental degradation and lack formal safety nets. Furthermore, female-headed households often face lower income stability, adding to their susceptibility when climate disasters strike (Ministry of Environment, Climate Change and Technology & UNDP, 2021). The 2022 Census analysis of informal employment demonstrates that women are concentrated in particular forms of informal work, including education, household activities and human health and social services (Maldives Bureau of Statistics [MBS], 2023).

While the Maldivian government has introduced various social protection schemes, such as universal healthcare and single-parent allowances, the existing framework poses challenges in targeting, coverage, adaptive capacity, and sustainability. Existing social safety nets rarely integrate climate risk management, leaving vulnerable populations, especially women and children in the outer atolls, to cope with climate-induced disruptions using limited personal resources (Ministry of Environment, Climate Change and Technology & UNDP, 2021). The 2020 national MPI found that 28% of the population

experienced multidimensional poverty, with markedly higher poverty in the atolls than in Malé; 87% of the multidimensionally poor population lived in the atolls even though the atolls accounted for about 61% of the population (NBS, 2020). More recent national and UN analyses continue to identify geographic disparities in access to quality health, education, sanitation, housing and protection services. The 2025 UNICEF situation analysis similarly identifies poorer households and remote islands as facing persistent inequities despite the country's overall development gains (UNICEF Maldives, 2025).

Hence, understanding the intersection of poverty, gender, social protection, and climate vulnerability is critical for developing resilience in the Maldives. The Maldives has substantial social protection programmes and strong legal commitments to gender equality and climate resilience, but implementation remains affected by geographic fragmentation, administrative capacity, fiscal pressures and uneven access.

This paper examines how gendered socio-economic disparities amplify climate exposure, evaluates the adequacy of current social safety nets in mitigating environmental shocks, and explores policy pathways toward climate-adaptive, gender-responsive social protection systems that protect and safeguard the country's most vulnerable populations. The paper argues that the next phase of social policy should move from largely programme-specific protection towards an integrated, gender-responsive and climate-responsive system that can prevent households from falling into multidimensional poverty when shocks occur.

1.2 Situational Context

The Maldives is a Small Island Developing State (SIDS) in the Indian Ocean, southwest of Sri Lanka and India, comprising 1,190 islands and 20 administrative atolls. The World Bank has classified the Maldives as an Upper Middle-Income country with robust economic growth. The resident population of the Maldives is 402,071, of whom 338,434 are Maldivians. In addition, those aged 65 and above make up 5 per cent of the population, totaling 16,337 people (National Bureau of Statistics, 2015).

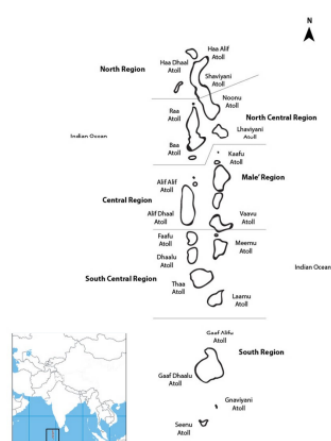


Figure 1 : Map of Maldives

Source: National Bureau of statistics et al, 2020

The country boasts above-average performance on a number of development indicators, in comparison with its regional neighbors and other SIDS. The Maldives' Gross National Income (GNI) per capita in 2019 was \$10,160, a 4.74% increase from 2018. Following the COVID-19 pandemic, the Gross National Income (GNI) per capita fell to \$6,780, a 33.27% decline from 2019 (Macrotrends LLC, 2023). Following the COVID-19 pandemic and its related economic contractions, Gross National Income (GNI) per capita for the Maldives decreased from \$17,417 to \$15,448 (UNDP, 2022). However,

even after the COVID-19 pandemic, the country maintained robust economic growth momentum in 2023 due to increasing tourist arrivals and is expected to sustain strong growth and reduce poverty (World Bank, 2023). GNI per capita was \$9,590 in 2021, a 41.45% increase from 2020, and \$11,030 in 2022, a 15.02% increase from 2021 (Macrotrends LLC, 2023). The country's GDP increased from 12.22 percent in 2024 to 12,950USD in 2025 (Macroeconomic Trends, 2026).

The Human Development Index (HDI) value for the Maldives in 2021 is 0.747, placing the country in the high human development category and ranking it 90th out of 191 countries. The HDI for the Maldives has also increased consistently from 0.582 to 0.747, demonstrating an overall improvement of 28.4 percent. The HDI for 2025 was 0.7666 (UNDP, 2026), and this is reflected in increased life expectancy at birth from 78.9 to 79.9 years, expected years of schooling from 12.2 to 12.6 years, and mean years of schooling from 7 to 7.3 years (UNDP, 2022; National Bureau of Statistics, Oxford Poverty and Human Development Initiative, UNICEF Country Office, 2022)

The Maldives has achieved 5 of the 8 Millennium Development Goals ahead of schedule and has been hailed as the only Millennium Development Goal plus (MDG++) in South Asia (Maldives ICPD 2014; National Bureau of Statistics et al. 2020). The country has achieved gender parity in primary education between boys and girls. The overall score for the Maldives is 0.649, ranking 124th out of 146 countries. Maldives scored well in education and health attainment; however, it lags behind in economic participation and opportunity for women, and in political empowerment. According to UN Women (2022), the female employment ratio is just 43%, compared to 73% for men, far from the SDG 8 goal of equal opportunities to decent work. Gender inequity in the Maldives is sustained by a complex interplay of geographic, socio-cultural, and structural labor barriers.

Informal employment in the Maldives encompasses a considerable share of the local labor force, primarily concentrated in small-scale agriculture, local fisheries, handicraft production, home-based manufacturing, and petty trade—sectors heavily populated by women in outer atolls. According to the *Maldives Bureau of Statistics Household Income and Expenditure Survey (HIES)* and national census analysis, approximately 19% to 21.4% of the employed population works specifically in unregistered informal sector enterprises (UNDP, 2022). It also includes a significant number of migrant workers employed informally in construction and domestic services. The 2022 Census reveals that 62.1% of all workers in informal employment are migrant workers (predominantly in construction, trade, and elementary occupations), compared to 37.9% who are Maldivian citizens. Self-employed and informal workers can join the Maldives Retirement Pension Scheme voluntarily. However, voluntary uptake remains extremely low because of irregular incomes, a lack of matched employer contributions, and low financial awareness. Informal workers are beneficiaries of this scheme in old age, though payouts are adjusted/deducted if they receive other pension benefits. While informal workers can access universal healthcare coverage (*Husnuvaa Aphasdha*) and emergency assistance programs, such as

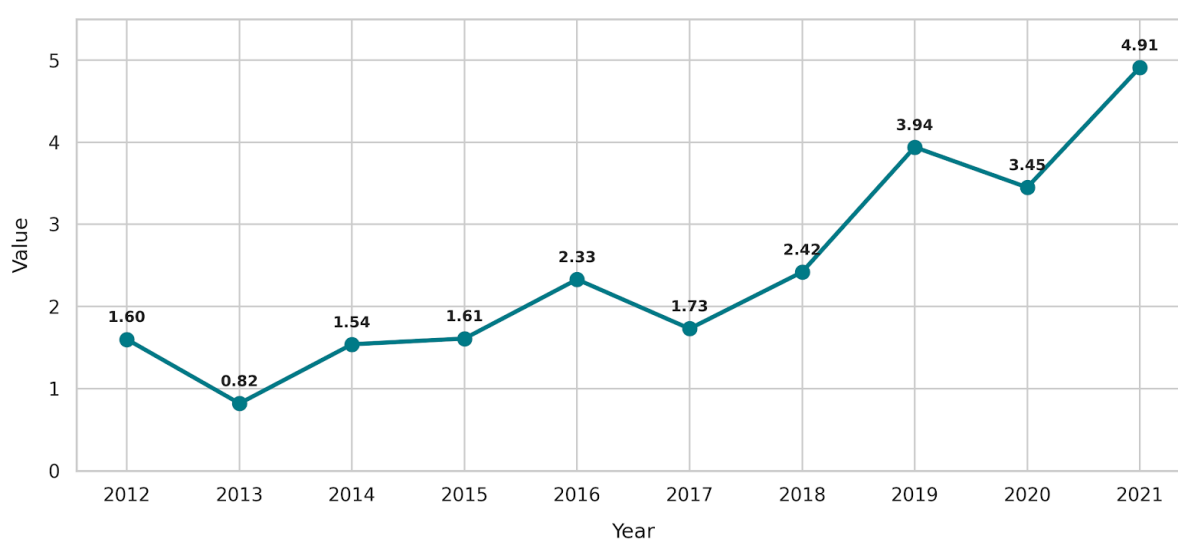
COVID-19 income support allowances introduced historically, no statutory social insurance or unemployment assistance protects informal workers during working age. Moreover, undocumented migrant workers in the informal sector remain completely excluded from state social protection schemes.

2. Social Protection, Gender Justice, and Inclusion

2.1 Government Spending Trends on Social Services and Safety Nets

Historically, the Maldives has invested considerably in social welfare services. In 2012, the country spent 1.6 billion MVR; in 2019, 3.94 billion MVR; in 2021, 4.91 billion MVR; and in 2023, 2.33 billion MVR (Figure 1: social welfare contributions). In 2026, the country has allocated MVR 3.95 billion on Social Protection, alongside MVR 8.82 billion for Health and MVR 5.66 billion for Education (Ministry of Finance, 2026). Together, these allocations make up 35% of the total MVR 49.21 billion state expenditure framework. As a result, structural pressures on the macro-fiscal landscape, along with an increasing fiscal deficit and external debt obligations exceeding 120 percent of GDP, have intensified pressure on the country to reevaluate the sustainability of spending on social welfare services.

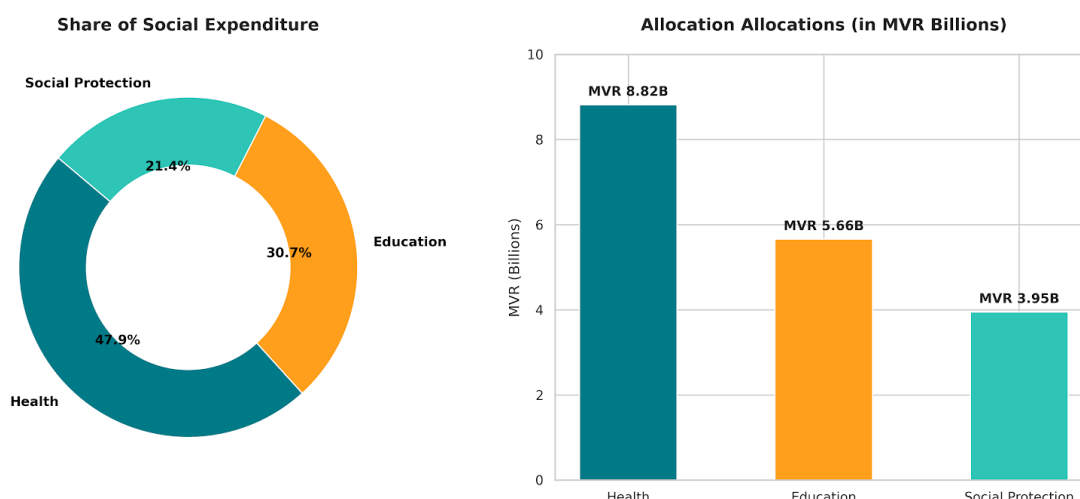
Figure 2: Social Welfare Contributions



The country boasts a strong universal health program implemented through an insurance framework, Husnuvaa Aasandha - health insurance for all without a ceiling protection limit- launched in February 2014. The Husnuvaa Aasandha scheme aims to provide medical care across all medical specialties (subject to conditions and exclusions as per the scheme policy), both in the Maldives and overseas (for services unavailable in the Maldives). The scheme covers all transportation costs for emergency cases; annual medical checkups for people over the age of 30 and for children under the age of 18; all medical costs associated with pregnancy; and treatment costs for people with special needs and terminally ill

patients. Aasandha also contains provisions that enable beneficiaries to access foreign healthcare services. The required documents for Aasandha are: (1) Aasandha recommendation form (submit the original of the form); (2) National ID card copy (3) Recent medical documents. (Scan reports and test results included); (4) 4. Passport copy. (Aasandha Company Ltd., 2023).

Figure 3: 2026 Approved Social Spending



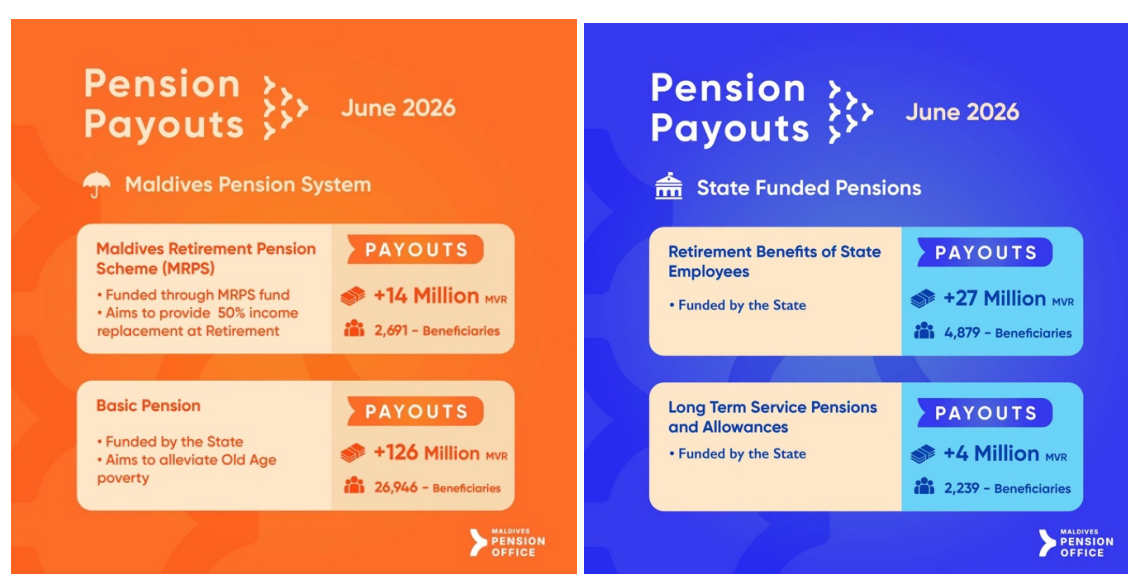
At present, the universal Asandha program has expanded to universal health insurance, and broad-based food/electricity subsidies have consistently faced cost overruns. In response to structural adjustment recommendations from international financial institutions, the government has shifted toward a targeted transfer framework. This transition has focused on restricting safety nets to verified low-income households, adding administrative challenges in identifying beneficiaries across dispersed populations. Moreover, recent administrative changes at the National Social Protection Agency and the transfer of medical welfare services to Asanda Company in May 2026 are challenging for the public as they transition to these changes.

From the social protection budget, a massive share is consumed by non-discretionary recurrent costs for pensions and old-age benefits. Estimates for June 2026 indicate spending of +14 million MVR for 2,691 beneficiaries of the Maldives retirement pension, aimed at providing 50 per cent income replacement at retirement. There are 29,946 basic pension beneficiaries aimed at alleviating old-age poverty, with payouts totaling 126 million MVR. Retirement payouts for the month of June were 27 million MVR, with 4879 beneficiaries, and long-term service pension and allowances totaled 4 million MVR for 2239 beneficiaries Pension Office, June 29, 2026). This limits the fiscal space available for innovative, shock-responsive social safety nets.

From an equity standpoint, the scheme acts as a major social equalizer by eliminating financial barriers to treatment, though real benefits remain disproportionately concentrated in urban centers like Malé due

to better healthcare infrastructure relative to outer atolls. However, the program faces severe sustainability and fiscal risks; funded entirely from state revenues without citizen premiums or payroll contributions, its rising expenditures driven by an aging population, non-communicable diseases, and unmonitored supplier prices routinely exceed annual budget allocations and contribute significantly to national debt pressures. This also creates efficiency bottlenecks, as zero co-payments lead to over-utilization, unnecessary diagnostic testing, and over-prescription of brand-name drugs. Finally, while financial access barriers are largely removed for Maldivians, steep non-financial barriers persist including geographic isolation for outer island residents needing emergency evacuations, bureaucratic delays for overseas care, and the exclusion of the country's migrant labor force.

Figure 4: Pension Payouts



Nevertheless, a recent amendment to the Maldives Pension Act (Act No. 8/2009), ratified and enforced on May 21, 2026, introduces structural reforms to optimize the administration, targeting, and flexibility of the national pension system. To transition from universal outlays to a need-based safety net, the amendment refines the Basic Pension Scheme by excluding individuals whose direct income exceeds the eligibility threshold, as well as those currently serving in elected or appointed public offices or employed by the government or state-owned enterprises. Beyond strict retirement planning, the framework significantly increases member flexibility by allowing individuals to use their Retirement Savings Account (RSA) balance as collateral for housing construction and renovation loans. Furthermore, members can now use their pension savings to reserve a place for the Hajj pilgrimage or secure early access to their funds before retirement age if diagnosed with a terminal illness. To widen the social protection umbrella, the amendment expands participation pathways for self-employed individuals to join the Maldives Retirement Pension Scheme (MRPS). Finally, the law strengthens governance, accountability, and asset management provisions for the Pension Office by introducing

new legal requirements for appointing the CEO and Board Members to protect investment returns. The Pension Office is currently drafting the necessary administrative regulations, which are slated for completion within three months (Pension Office,2026).

2.2 Gaps in Coverage for Vulnerable Groups

The geographic fragmentation of the Maldives spanning roughly 1,200 islands clustered into 20 administrative atolls and 200 inhabited islands has created challenges for service delivery. For people residing on islands, the disability and single-parent allowances are distributed through the Bank of Maldives. However, social care infrastructure is concentrated in the Greater Malé region. Individuals from islands depend on maritime and air transport, as well as loading costs, to access specialized therapy-related health care.

For Persons with Disabilities (PwDs): the disability allowance is received as a targeted transfer; it remains functionally detached from the actual cost of living of MVR 6000 in financial benefits, which covers psychological assessments and in-kind benefits such as wheelchairs, walkers, crutches, shoes/slippers, and hearing aids (The President's Office, 2023).

The Maldives Bureau of Statistics (2022) notes that the disability allowance has been increased from MVR 2,000 to MVR 3,000, resulting in a new range of allowances between MVR 3,000 and MVR 6,000. As of 10 Aug 2023, 11,048 people are registered in NDR. Only 25.6% of people with disabilities across the Maldives are receiving the Disability Allowance, and coverage was lowest for women, older adults, people living in the capital (Malé), wealthier households, and people with sensory impairments. The reasons for this included lack of information about the program, perceptions of disability and eligibility criteria, geographical and financial factors, and stigma. (Hameed et al., 2023). Furthermore, auxiliary services such as speech therapy, occupational therapy, and assistive technologies are largely absent in the outer atolls, meaning cash allowances are quickly depleted on basic transportation to urban diagnostic centers.

Despite the legal protection afforded, PWDs with disabilities in the Maldives continue to face systemic discrimination, social exclusion, and accessibility barriers. As a result of weak enforcement and limited accountability for rights violations. Government officials, service providers, and the public lack awareness of disability rights and inclusive practices, and there is limited engagement of persons with disabilities in public decision-making, and there are no formal mechanisms to ensure the political representation of persons with disabilities. Women and children with disabilities experience intersectional discrimination based on both gender and disability, leading to greater vulnerability to violence, limited access to services, and lower participation in public life. Still, cultural attitudes and misconceptions continue to marginalize persons with disabilities, often perceiving disability as a form of charity or misfortune rather than a rights issue.

The marginalisation of persons with disabilities in the Maldives is heavily shaped by both the nature of the disability and geographic location. Within this community, individuals with psychosocial and intellectual disabilities are the most disenfranchised, suffering from low representation in civil society organizations and the broader disability movement. Stigma heavily silences those with psychosocial conditions, while individuals with intellectual disabilities face paternalistic infantilization and a complete lack of representative Organizations of Persons with Disabilities (OPDs), particularly following the recent dissolution of the only group advocating for individuals with Down Syndrome. Concurrently, severe geographic disparities exist; deaf individuals residing in Malé and the northern atolls benefit from active deaf networks, sign language exposure, and higher civic participation. Conversely, deaf persons living in the southern atolls endure extreme isolation due to a total lack of sign language access and communication tools, which effectively excludes them from the national disability movement.

The policy response should therefore include gender-disaggregated monitoring, accessible application systems, outreach through island-level institutions and improved availability of rehabilitation and assistive services outside Malé. Intersectionality should also be applied to elderly PWDs and especially to women with disabilities living in remote islands. For these groups, transport, care dependence and limited specialised services can interact to produce higher effective costs and lower service accessibility. This supports the case for decentralised services and for assessing social protection adequacy after accounting for disability-related and geographic costs.

The Maldives' extreme economic reliance on international tourism creates deep structural vulnerabilities that directly expose its massive migrant worker population to unmitigated shocks, underscoring an urgent imperative for adaptive social protection. Generating over two-thirds of the nation's GDP directly and indirectly, the tourism industry is susceptible to external disruptions; from global pandemics to macro-financial contractions, these can immediately collapse foreign exchange earnings and private-sector revenues (World Bank, 2022). Unskilled and semi-skilled migrant workers constitute nearly one-third of the total Maldivian population and dominate resort maintenance, service roles, and supporting construction industries, and absorb the brunt of these systemic downturns through mass wage withholding, arbitrary job dismissals, and forced repatriations (Human Rights Commission of the Maldives, 2022; International Labour Organization, 2020). Despite their foundational role in generating the foreign revenue that finances the state budget, non-citizens are explicitly excluded from national safety nets, including the Husnuvaa Aasandha healthcare scheme and statutory severance mechanisms (Public Interest Law Centre, 2021; World Bank, 2022).

Migrant workers should be incorporated more explicitly into the social protection analysis because the Maldivian labour market depends substantially on migrant labour, while many migrant workers occupy sectors with different employment and social-protection arrangements from Maldivian citizens. Migrant

women, particularly those in domestic and care work, can face additional vulnerabilities arising from informality, employer dependence and limited access to social protection. International evidence shows that migrant domestic workers are frequently excluded from national social protection systems because employment relationships are informal and fragmented (International Labour Organization [ILO], 2022). For the Maldives, this suggests a need to distinguish citizenship-based entitlements from employment-based protections and to strengthen mechanisms for occupational safety, wage protection, grievance redress, health access and social-security portability where relevant. This is also important for a gender analysis because migrant women can occupy highly feminised care and domestic roles that remain undervalued and poorly protected.

3. Social Inclusion and Human Development Challenges for Women and Children

Women are more affected by economic shocks. In the Maldives, 188,077 of the resident Maldivian population are female and 194,562 are male. Similarly, for the resident foreign population, there are 15,061 females and 117,432 males. (MBC,2022). Women also account for 59% of the informal sector, with approximately 47% employed informally, while roughly 45% operate as independent "own account workers". Such as running home businesses, sewing, or doing domestic work, which provides income but lacks job security, social protection, healthcare, and pension contributions. In the formal sector, women comprise the majority of the civil service, yet their presence in leadership roles remains limited. In the critical tourism sector, persistent gender norms restrict their participation, with Maldivian women making up just 3% of the workforce.

Research on women managers in Maldivian hospitality identifies barriers related to organisational culture and gendered expectations, while more recent qualitative work identifies socio-cultural perceptions, work environment, skills, mentoring and work-life balance as barriers to women's progression in tourism (Nagar, 2021; Laidey & Imthinan, 2024). The policy implication is that increasing female employment requires more than training. It requires attention to safe transport and accommodation, workplace conditions, career progression, childcare, sexual harassment prevention and social norms surrounding women's mobility. This employment disparity for women, translates into severe financial vulnerability in old age; while all citizens receive a basic pension at age 65, women account for only 22% of retirement pension recipients and 32% of other pension recipients. Women bear a disproportionate share of unpaid caregiving duties, looking after children, the elderly, and the sick. This silent crisis is intensifying due to shrinking family sizes, rapid urbanization, a lack of support systems in small nuclear households, and the fact that one in five children live with a single mother. Furthermore, as the population ages and the demand for long-term health care rises, the burden continues to fall heavily on women, systematically restricting their ability to pursue education, careers, or rest. (UNFPA, 2026)

Despite the enactment of the Child Rights Protection Act, institutional capacity to handle child protection cases in remote administrative zones remains weak. Island-level social workers (Community Health Officers or social protection desks) are frequently under-resourced, under-trained, and overwhelmed by wide geographic jurisdictions.

The Situation Analysis of Children and Adolescents in the Republic of Maldives (2025) highlights that lifestyles are fueling early-onset Non-Communicable Diseases (NCDs) driven by poor dietary diversity, rising obesity, sedentary routines, and tobacco use. Concurrently, undernutrition remains a challenge, exposing a stark dual burden where substantial portions of adolescents are underweight or suffering from anemia. Primary and lower secondary school enrollment is nearly universal, but educational equity and quality present deep systemic problems. Foundational learning outcomes are low, with many students failing to meet proficiency expectations in English, Math, and Dhivehi. The most acute structural bottleneck occurs post-grade 10: only about 34% to 44.5% of students transition into higher secondary education. This drop-off is driven by geographic isolation, outer atolls frequently lack upper secondary schools, forcing youth to either incur the expensive cost of relocating to Malé or drop out of formal schooling entirely. Psychological distress, anxiety, and stress among students are rising sharply, frequently linked to changing family dynamics and intense academic pressures. Traditional family support networks have been significantly strained by high divorce rates, intense urbanization, and internal migration. Consequently, young people from unstable environments increasingly lack proper mentoring and protective family frameworks, occasionally pushing them toward risky behaviors and substance use. These challenges are particularly relevant to girls because gender norms, care expectations, safety concerns and early family responsibilities can shape the transition from school to further education and employment (UNICEF Maldives, 2025).

The youth population is experiencing economic and social exclusion, with the Not in Education, Employment, or Training (NEET) rate ranging from 16% to 20% among young people aged 15–24. This lack of productive pathways corresponds with a significant 80% spike in investigated juvenile crime cases, signaling deep gaps in early crime prevention, counseling, and community response services.

As a low-lying archipelago, the region experiences climate hazards that function as acute risk multipliers. Sea-level rise, water insecurity, air pollution, and extreme weather disrupt schools, infrastructure, and basic healthcare facilities, hitting poor families hardest in both congested urban Malé and isolated islands. Climate vulnerability can compound these risks when disasters disrupt education, transport and household income. Climate-responsive social protection should therefore include continuity of education, protection services, nutrition and psychosocial support for adolescents, rather than focusing exclusively on household cash transfers.

With more access to digital technology, there has also been an increase in cyberbullying. There have been 173 cyberbullying cases reported in the Maldives in 2024 alone, with an increase in online exploitation and cyberbullying cases over the last few years. These reveal online exploitation and mental health challenges faced by youth in the Maldives (Shafeeq, 2026). Recently, President Dr. Mohamed Muizzu announced plans to implement rules that would block under-16s from accessing certain social media applications.

4. Multidimensional Poverty and Spatial Disparities

The Multidimensional Poverty Index (MPI) was launched in June 2020 by the National Bureau of Statistics (NBS) of Maldives, UNICEF Maldives and the Oxford Human Development Initiative (OPHI) and measures poverty across 3 dimensions relating to health, education and living standards across 8 main indicators and sheds light on the deprivation they face in terms of health, education and standard of living. In 2016, only 28 percent of the population were multidimensionally poor, and across the country, 10% of the population in Male' were multidimensionally poor, in comparison to 40% of the poor in the Atolls. It also revealed that although only 61% of the population lived in the Atolls, the majority, 87% of the poor population, lived in the Atolls, and about 13 percent of the country's multidimensionally poor lived in the capital city, Male'. The report also reveals that children are more likely to be multidimensionally poor than other age groups, and 34% of 0–17-year-olds live in MPI-poor households.

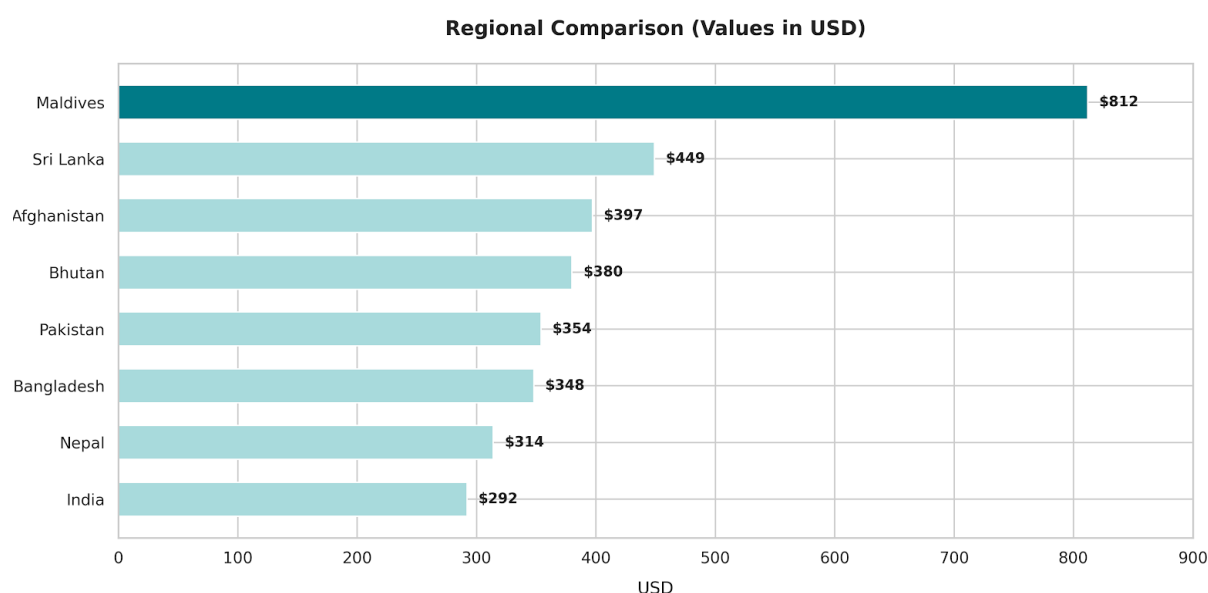
According to the Department of National Planning (2011) disturbing gaps remain income inequality and increasingly recognized child poverty and disparities, persistent issues around malnutrition of children, lack of adequate affordable housing, high youth unemployment, challenges to the environment, water and sanitation, issues around child and youth exposure to violence, abuse and neglect including an explosion in drug abuse and sexual violence, and the increasing repression of women and girl children. These trends are undermining the excellent MDG progress the country has made. For this reason, the National Bureau of Statistics et al. (2020) report that “challenges remain in terms of sustaining the progress and lessons learned when moving forward with the SDG goals and achieving the ICPD25 + targets” (p. 15). A study by Bangladeshi financial publication FinTech News ranks the Maldives as the most expensive country to live in South Asia, in terms of living expenses, even without factoring in housing or apartment rental costs (Sun English, June 2026) (refer to Figure 4) and reveals increasing inequality within the country.

5. Gender Inequality in Decent Work and Economic Participation

The Gender Equality Act (2016) prohibits gender-based discrimination and requires equal pay for equal work. The Constitution of 2008 reaffirms this by granting equal rights to all citizens, regardless of gender. The government introduced a 33% quota for women in local councils to promote female

political participation. Despite these positive developments, enforcement of these provisions remains challenging. Women remain underrepresented in leadership positions across the public and private sectors (The Borgen Project, 2026)

Figure 5: Regional comparison of living expenses



Over the years, starting in 1990, women's labor force participation in the Maldives has increased; in 2025, the labor force participation rate among females is 40.7% and among males is 76.4%. However, women face a double burden of balancing work responsibilities with family life. Women in the Maldives spend 19 hours per week on domestic work, double the time men spend. This reveals the plight of "time poverty" that limits women's participation in development (The Borgen Project, 2026). This also reveals the prevalence of patriarchal social structures requiring women to manage the burden of care and domestic labor, including childcare and eldercare. This prevents women from seeking full-time, formal employment.

5.1 Domestic and Gender-Based Violence (GBV)

Gender-based violence remains a profound structural challenge. National data show that approximately 1 in 3 Maldivian women aged 15–49 have experienced physical or sexual violence during their lifetime (Ministry of Gender, 2017; UNFPA, 2024). The Maldives has a strong legal framework designed to combat domestic violence and includes the Domestic Violence Prevention Act (Law No. 3/2012), Prevention of Sexual Abuse and Harassment Act (Law No. 16/2014) Sexual Offenses Act (Law No. 17/2014), Gender Equality Act (Law No. 18/2016),

and the National Gender Equality Action Plan (GEAP 2022–2026). Despite this progressive legal framework, the Maldives faces implementation challenges in addressing domestic and gender-based violence (GBV) (Ministry of Gender, Family and Social Services & UNFPA, 2021). A primary obstacle

is institutional under-resourcing. The main oversight and enforcement entities, such as the Family Protection Authority (FPA) and social service agencies, operate under severe funding and staffing deficits, leaving them unable to maintain comprehensive protection services or perpetrator rehabilitation programs (FPA, 2021).

Geographical fragmentation further exacerbates these operational gaps, as outer atoll health clinics and police outposts often lack specialized units, trained social workers, or safe emergency shelters, effectively trapping survivors in isolated communities alongside perpetrators (UNFPA Maldives, 2026).

Furthermore, social and judicial barriers impede enforcement. The deep-seated patriarchal norms frame domestic violence as a private family matter rather than a human rights violation, resulting in heavy societal pressure on victims to retract complaints (ADB, 2024; Ministry of Gender, Family and Social Services & UNFPA, 2021). This, combined with economic dependency on abusive partners, a lack of confidence in the legal system, and instances where local magistrates demonstrate reluctance to issue Protection Orders, leads to high attrition rates where cases rarely reach prosecution (FPA, 2021; World Bank, 2024).

Therefore, implementation gaps remain due to institutional capacity constraints, atoll isolation, and social structures in which close-knit community dynamics on small islands create immense pressure on survivors. Reporting an assault often results in public shaming, ostracization, or economic retaliation against the survivor's family, forcing many to rely on informal mediation through island councils rather than formal legal channels. A stronger system therefore requires decentralised referral pathways, confidential reporting, trained frontline personnel, survivor-centred case management and reliable monitoring of outcomes rather than simply counting laws and policies. The gender analysis should also recognise that climate-related displacement and disaster response can heighten protection risks. Disaster planning should incorporate gender-based violence prevention, safe accommodation, accessible reporting mechanisms and continuity of reproductive and mental health services.

6. Climate Vulnerability, Gender Justice, and Social Resilience

6.1 Gender Vulnerability in the Maldives

The Maldives is exceptionally exposed to climate and coastal hazards because of its low elevation, dispersed settlement pattern and dependence on coastal ecosystems and imported energy and goods. The 2024 World Bank Country Climate and Development Report identifies climate change as a development constraint affecting infrastructure, water, ecosystems, livelihoods and fiscal stability. It also estimates that sea-level-rise impacts could materially reduce GDP without sustained adaptation investment (World Bank, 2024). Climate vulnerability should therefore be understood through household exposure, sensitivity and adaptive capacity. A household with limited income, weak housing,

a person with disability, dependent children or an elderly member may experience a much larger welfare loss from the same physical hazard than a better-resourced household. Social protection can reduce this vulnerability by providing income security and maintaining access to essential services during and after shocks.

Climate impacts can be gendered because women and men do not necessarily depend on the same assets, occupations or resources. Women involved in home-based enterprises, agricultural activities, fish processing and care work can experience income losses when environmental conditions, transport or household assets are disrupted. Research on Maldivian farmers shows that climate variability and sea-level rise create practical adaptation pressures for natural-resource-dependent livelihoods (Shafeeqa & Abeyrathne, 2021).

Intersectionality profoundly reshapes the landscape of gender vulnerability in the Maldives, where specific sub-groups of women face distinct compounding social, economic, and structural barriers. Women with disabilities experience severe multidimensional poverty and labor market exclusion, with 72% remaining outside the labor force and 59% of those in outer atolls experiencing multidimensional deprivations.

Female-headed households (FHHs) represent a uniquely vulnerable demographic in the Maldives. Data from national assessments and UNICEF indicate that approximately 40% to 55% of households nationally are female-headed, a figure driven by high divorce rates, internal labor migration of males to resort islands or urban centers, and customary household structures. FHHs face disproportionate economic pressures too. According to Household Income and Expenditure Survey (HIES) assessments, households headed by women report a median monthly income nearly 20% to 30% lower than those headed by men (Maldives Bureau of Statistics & UNDP, 2020; World Bank, 2022). This income discrepancy stems largely from lower female labor force participation at 40.7% compared to 76.4% for males and women's heavy concentration in low-yield, informal micro-enterprises on outer atolls (ADB, 2024). Furthermore, FHHs carry higher dependency ratios, with female heads shouldering sole responsibility for childcare and elderly care while navigating limited access to formal social security or pension benefits (UNICEF Maldives, 2025; World Bank, 2024). As a result, when environmental hazards like island flooding or storm surges destroy home-based assets or local livelihoods, female-headed households suffer higher multidimensional poverty rates and possess lower financial reserves to adapt or recover (Maldives Bureau of Statistics & UNDP, 2020; World Bank, 2022). Recent research on women's everyday adaptation to heat in the Maldives further illustrates why climate policy should recognise women's agency and lived experience rather than treating women only as vulnerable recipients (Jarillo, 2026). This supports a shift towards adaptation measures that combine infrastructure with livelihood support, workplace protections, accessible services and women's participation in local decision-making.

Adolescent girls in the Maldives navigate severe structural, economic, and socio-cultural bottlenecks during their critical transition into adulthood (Ministry of Gender, Family and Social Services & UNFPA, 2021). Despite achieving near-universal primary and secondary school enrollment, adolescent girls face alarming rates of youth disengagement, with those classified as Not in Education, Employment, or Training (NEET) reaching up to 42.7% in outer atolls a rate nearly four times higher than that of young males (Maldives Bureau of Statistics & UNDP, 2020; World Bank, 2024). This disengagement is driven by entrenched gender norms that disproportionately burden young females with domestic labor and caregiving, alongside severe geographic constraints that force girls to migrate away from family islands to access higher education or formal employment (ADB, 2024; World Bank, 2024). Furthermore, adolescent girls are particularly exposed to domestic violence, sexual harassment, and bodily autonomy violations, yet they face significant legal and social barriers when seeking reproductive health information, mental health support, or protection services due to pervasive stigma in small, tightly-knit island communities (Family Protection Authority, 2021; UNICEF Maldives, 2025). The combination of limited career mobility, economic dependency, and socio-cultural restrictions prevents many adolescent girls from achieving economic independence, reinforcing intergenerational cycles of female poverty and vulnerability to environmental and economic shocks (ADB, 2024; UNICEF Maldives, 2025).

Elderly women in the Maldives face acute, gendered financial insecurity in their later years due to a lifetime of structural exclusion from the formal labor market (United Nations Maldives, 2025; World Bank, 2024). The contributory Maldives Retirement Pension Scheme (MRPS) is directly tied to formal employment and basic salary deductions. Women, who perform the vast majority of unpaid domestic work and informal island labor, account for only 20% to 23% of total payout value and active MRPS retirement beneficiaries (Maldives Pension Administration Office, 2024; National Bureau of Statistics, 2024). This leaves nearly 80% of female retirees reliant on non-contributory state safety nets (United Nations Maldives, 2025). While the universal Old Age Basic Pension (OABP) guarantees MVR 5,000 per month to all Maldivians aged 65 and above, this non-contributory payout is often insufficient to cover escalating healthcare and living costs, especially given that women have a higher life expectancy than men and face greater risks of chronic, non-communicable diseases (World Bank, 2024). Furthermore, because elderly women are significantly less likely to hold land, formal housing titles, or substantial personal savings, they experience higher rates of economic dependency on extended family members (ADB, 2024; United Nations Maldives, 2025). When environmental disasters or household shocks occur, this lack of independent financial reserves makes elderly women uniquely vulnerable to sudden impoverishment (Maldives Bureau of Statistics & UNDP, 2020; World Bank, 2024).

The World Bank's climate-development analysis emphasises the importance of mobilising climate finance while restoring fiscal space and strengthening resilience of islands, infrastructure and

livelihoods (World Bank, 2024). The gender-responsive climate finance strategy developed for the Maldives provides an important basis for integrating gender considerations into climate investment decisions. The policy opportunity is to connect climate finance to social protection rather than treating them as separate budgetary streams. Adaptive social protection can provide predictable assistance before, during and after shocks, while also supporting longer-term livelihood diversification. Tenzing (2020) argues that effective integration requires climate information, scalable delivery mechanisms, financing arrangements and institutional coordination. More recent research similarly stresses that conventional transfers may cushion immediate losses but need to be complemented by measures that build adaptive and transformative capacity (Gasior et al., 2024; Tenzing, 2020). For the Maldives, this could include pre-agreed triggers for temporary benefit expansion after disasters, interoperable social-protection and disaster-risk registries, digital payment systems with offline alternatives, temporary support for displaced households, and livelihood grants for climate-vulnerable workers.

Migrant women in the Maldives occupy a precarious position at the intersection of extreme socioeconomic vulnerability, legal exclusion, and labor exploitation (Human Rights Watch, 2021; International Labour Organization, 2020). Primarily originating from South and Southeast Asian countries such as Bangladesh, Sri Lanka, India, and the Philippines, these women are predominantly employed in the informal service sector, low-wage caregiving, and domestic work (Human Rights Commission of the Maldives, 2022; International Labour Organization, 2020). Unlike male migrant workers who dominate construction and resort tourism, migrant women often work in isolation within private households, making them exceptionally vulnerable to abuses such as passport confiscation, physical and verbal mistreatment, wage theft, and uncompensated overtime work (Public Interest Law Center, 2021; Human Rights Watch, 2021). A substantial proportion operates as undocumented workers due to predatory recruitment practices, restrictive visa-sponsorship schemes, or employers failing to maintain formal work permits (Public Interest Law Centre, 2021; U.S. Department of State, 2024). This undocumented status leaves them acutely vulnerable to arrest, detention, and deportation without legal recourse (Human Rights Commission of the Maldives, 2022; U.S. Department of State, 2024). Crucially, non-citizens are explicitly excluded from state social protection mechanisms—including the universal healthcare program (Husnuvaa Aasandha) and statutory pension schemes—indicating that migrant women bear all health and financial shocks entirely out-of-pocket (World Bank, 2022; International Labour Organization, 2020). As they lack formal contracts, freedom of association, and representation in national policy discourses, migrant women face systemic barriers to exercising basic human rights and remain functionally invisible within the country's social safety net (Public Interest Law Center, 2021; Human Rights Commission of the Maldives, 2022).

6.2 Gendered Impacts of Climate Change

The Republic of Maldives is classified as one of the most physically fragile nations in the world, with predominantly low-lying islands and an average elevation above sea level of only 1.5 meters. Experts estimate that sea-level rise could submerge 80 percent of the Maldives by 2050 (Manhas, 2026; Ministry of Environment, Climate Change and Technology & UNDP, 2021). This extremely low-lying geography exposes the archipelago to severe environmental threats, including accelerated sea-level rise, coastal erosion, high-tide flooding, and the salinization of limited underground freshwater aquifers (World Bank, 2022). These climate hazards do not affect the economy uniformly; instead, they inflict severe damage on key livelihood sectors shaped by distinct structural gender dynamics (ADB, 2024).

In small-scale agriculture, where soil salinization and shifting monsoon patterns threaten localized food security, women account for roughly 57% of registered farmers and dominate home-based island farming, leaving them directly vulnerable to crop losses and freshwater contamination (Maldives Bureau of Statistics & UNDP, 2020; Ministry of Environment, Climate Change and Technology & UNDP, 2021).

Similarly, while pelagic oceanic fishing is overwhelmingly male-dominated, women make up the vast majority of workers in post-harvest fish processing such as traditional Rihaakuru production—and small-scale handicraft micro-enterprises, both of which face severe supply disruptions as oceanic warming alters fish stock migrations and degrades reef ecosystems (ADB, 2024).

In the formal tourism sector, cultural restrictions and caregiving burdens limit local women to under 10% of resort workforce roles, yet women maintain a significant presence in informal guesthouse tourism and local hospitality on inhabited outer atolls a segment exceptionally vulnerable to beach erosion and extreme weather events (Ministry of Tourism & World Bank, 2024).

Finally, because climate-induced water scarcity inflates the burden of unpaid domestic labor, women disproportionately absorb the physical and economic costs of managing contaminated household water supplies and family health during environmental shocks (ADB, 2024).

The prevalence of structural inequalities, patriarchal social expectations, and the climate crisis disproportionately affects women and girls in the Maldives. Women's inclusion in climate-related decision-making is limited. Women in the Maldives face issues of water and resource scarcity, along with the double burden of domestic care responsibility, economic disenfranchisement, and limited geographic mobility. In the past, due to the destruction of freshwater lenses and unpredictable rainfall patterns, women spent more time collecting, treating, and rationing water. This worsens "time poverty," directly stripping away hours that women could otherwise dedicate to formal education, economic employment, or civic participation. At present, the country has installed desalination plants to transform seawater into potable water. The Maldives' largest plant produces 20,000 cubic meters of fresh water

per day, and the country has installed several desalination plants across the country. However, Desalination is cost-intensive and requires significant energy, which can increase carbon emissions. Extensive infrastructure is required to distribute fresh water across the country (Manhas, 2026).

Women on remote outer islands in the Maldives endure severe structural, economic, and geographic isolation that intensifies their vulnerability to environmental and financial shocks (Maldives Policy Think Tank, 2025; Ministry of Environment, Climate Change and Technology & UNDP, 2021). While urban centers like Malé offer access to diversified labor markets and tertiary public services, women remaining in the outer atolls face brutal labor market exclusion, with female exposure to informal employment peaking in northern atolls like Shaviyani at 46.8% (Maldives Bureau of Statistics, 2024; Maldives Bureau of Statistics & UNDP, 2020). Geographic dispersion severely limits their access to formal employment, concentrating female workers in low-yield, home-based micro-enterprises, small-scale agriculture, and post-harvest fish processing—sectors that are acutely vulnerable to climate hazards like coastal erosion and marine ecosystem degradation (ADB, 2024; Ministry of Environment, Climate Change and Technology & UNDP, 2021). Furthermore, geographic isolation renders legal and protective mechanisms largely theoretical; an estimated 80% of island women remain unaware of legal aid services, and over half report dissatisfaction with law enforcement responses, leaving survivors of domestic and gender-based violence trapped in tight-knit, isolated communities alongside perpetrators without safe shelters or specialized social workers (Maldives Policy Think Tank, 2025; Family Protection Authority, 2021). This physical distance also forces women to navigate significant transport bottlenecks to access specialized healthcare or emergency medical evacuations, while placing a disproportionate burden on their unpaid domestic care work as localized water scarcity, saltwater intrusion, and island flooding directly threaten basic household survival resources (ADB, 2024; Ministry of Environment, Climate Change and Technology & UNDP, 2021).

Maldivian women's formal and informal economic activities are heavily dependent on climate-sensitive natural resources. As women are primary actors in small-scale, shore-based agricultural plots and home-based food processing, saltwater intrusion destroys arable land, and ocean warming shifts pelagic fish stocks further offshore, directly decimating the raw materials women rely on for independent income.

6.3 Budget and Policy Analysis of Climate Adaptation Spending

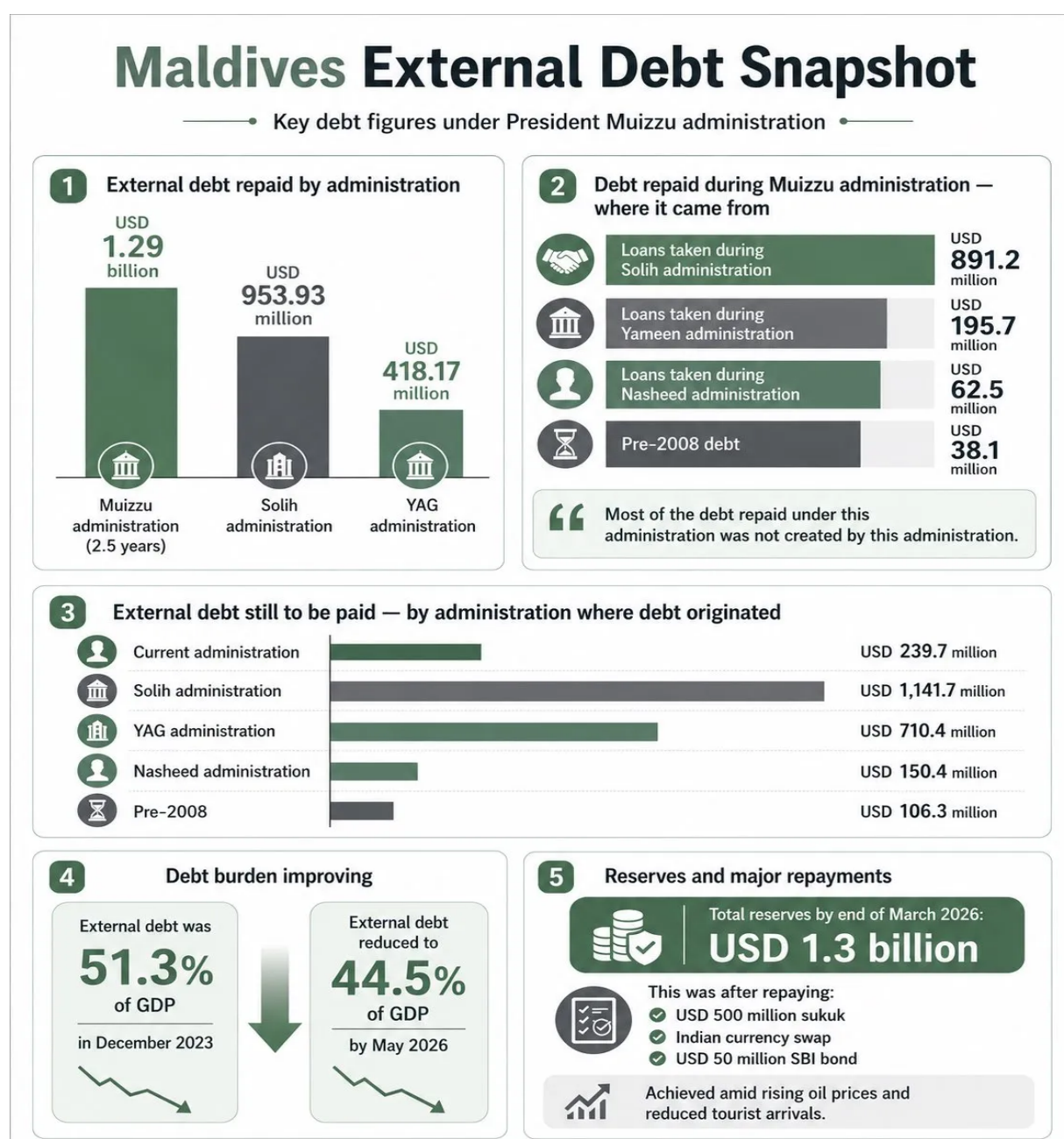
Public finance is severely constrained by structural macroeconomic imbalances. The Maldives' public and publicly guaranteed debt remains critically high, limiting the state's capacity to finance large-scale adaptation solely from domestic revenue (IMF, 2024). COVID-19 and the Russia-Ukraine war have affected the administration's ability to borrow substantially from private lenders and from India, and the total debt stock in the Maldives increased from US\$ 3 billion in 2018 to US\$ 8 billion in 2023 (Shivamurthy, 2024).

Under President Muizzu's administration, the Maldives has undertaken significant external debt consolidation over the past two and a half years, successfully repaying USD 1.29 billion. This repayment volume exceeds that of previous tenures, with the vast majority of settled obligations originating from past governments: USD 891.2 million inherited from the President Solih administration and USD 195.7 million from the Yameen (YAG) administration. Despite these substantial repayments, the country still carries legacy debt, with outstanding amounts of USD 1.14 billion from the Solih administration and USD 710.4 million from the Yameen administration, compared to a relatively modest USD 239.7 million generated under the current government. This aggressive fiscal management has reduced the national external debt burden from 51.3% of GDP in December 2023 to 44.5% by May 2026. Furthermore, even in the face of macro-fiscal headwinds such as rising global oil prices and reduced tourist arrivals, the state managed to stabilize total reserves at USD 1.3 billion by the end of March 2026, achieving this liquidity buffer after fully settling major international liabilities, including a USD 500 million sukuk, an Indian currency swap, and a USD 50 million State Bank of India (SBI) bond (Naish, 2026) (refer to figure 6: Maldives External Debt).

At the forefront of climate response, the country requires between \$800 million and \$1.5 billion for mitigation and adaptation efforts, far exceeding the national budget's capacity. To address this structural shortfall, the state uses the Integrated National Financing Framework to manage a strategic mix of domestic revenue, concessional borrowing, and international donor grants. The baseline financing breakdown allocates 35% of climate investments to the national budget, 35% to concessional loans, and the remaining 31% to international grants. Domestically, the state budget channels targeted funds into localized environmental protection, allocating MVR 1.325 billion toward critical areas such as waste management and sewerage subsidies. This domestic effort is reinforced by the Maldives Green Fund, which pools local Green Tax revenues, private-sector contributions, and foreign funds to support localized natural environment protection and awareness campaigns. For major capital requirements, the country relies on external partnerships, securing critical finance through the NDC Partnership for adaptation pipelines and the Green Climate Fund, which has backed large-scale initiatives such as its \$77.4 million climate portfolio with the Ministry of Finance (2023).

The Maldives launched a gender-responsive climate financing strategy, the first by a small island state, aiming to transition to a low-carbon, climate-resilient economy. He highlighted the country's current reliance on fossil fuels and the negative impacts of climate change on tourism, underscoring the need to align finances with sustainable objectives (Ministry of Finance, 2023).

Figure 6: Maldives External Debt



Source: Naish, 2026

6.4 Integration of Climate Goals with Social Protection Systems

To promote sustainable development, the Maldives is moving away from treating the nexus of climate change and social welfare as separate domains. In the past, social welfare was designed to alleviate poverty (e.g., senior citizen pensions, disability allowances). Modern, shock-responsive social protection systems, however, are working to integrate climate change and social protection (Costella, 2023). This would allow the country to implement targeted financial transfers before or immediately after an environmental shock, preventing vulnerable households from falling into deeper

multidimensional poverty. Efforts are underway to link the National Social Protection Agency (NSPA) registries with disaster risk indices managed by the NDMA, enabling faster scaling and delivery of targeted transfers to affected households and providing immediate social security protection in the event of a disaster. Nevertheless, social protection frameworks and climate adaptation initiatives are managed by separate, siloed ministries, leading to fragmented implementation. For the country to achieve realistic systemic resilience, social protection must go beyond reactive post-disaster handouts and integrate social insurance and targeted livelihood diversification funds to actively transition women out of climate-vulnerable informal sectors into greener, more resilient economic activities. Hence, it is recommended to:

- Transition from "Hard" Infrastructure development to Gender-Responsive Ecosystem Adaptation
- Transition from carbon-heavy, logistically fragile mobile desalination shipments to localized, solar-powered rainwater harvesting and purification systems managed at the island council level.
- Women must be legally represented on island utility governance boards, positioning them as active water managers rather than passive sufferers of time poverty.
- Dredging and seawall construction must be complemented by community-led marine and mangrove restoration projects. If these initiatives can be formalized as wage-paying conservation jobs for local women and youth, they can transform adaptation spending into a vehicle for economic empowerment.
- Greater collaboration between the National Social Protection Agency (NSPA) and the National Disaster Management Authority (NDMA) must be institutionalized through legal and data integration.
- Develop climate-resilient, diversified economic pathways for women, including a Fund for Climate-Smart Micro-Enterprises for women-led businesses specializing in hydroponic or salt-tolerant agriculture and in sustainable off-reef mariculture.
- Mandate women into Local Resort Inclusivity where spatial planning and tourism policies require mainland-adjacent luxury resorts to establish subsidized, secure, daily water-commute ferry lines and to allow women to enter the formal tourism sector without jeopardizing localized care responsibilities

- Disaster Response must be revisited through a Survivor-Centered, Intersectional Lens and must address the threat of gender-based violence (GBV) and structural immobility during climate disasters.
- Create a unified Inter-Ministerial Climate-Social Nexus Taskforce on Climate-Social Convergence to jointly oversee all multilateral climate fund allocations (such as Green Climate Fund grants) and ensure that a minimum percentage of incoming funding is allocated directly to social infrastructure, gender equality initiatives, and community-based resilience.

7. Conclusion

To sustain the Maldives' development achievements, the country must immediately move from fragmented, siloed policies to a unified strategy that treats climate adaptation and social welfare as an interconnected nexus. To prevent vulnerable households from falling into deeper multidimensional poverty during environmental shocks, the nation must shift from reactive, post-disaster handouts to proactive, shock-responsive social protection frameworks. Such a shift requires synchronized action across all sectors to transform climate adaptation spending into a vehicle for economic empowerment, gender justice, and grassroots resilience.

First, policymakers and government institutions will need to strengthen governance by establishing a unified Inter-Ministerial Taskforce on Climate-Social Convergence to jointly oversee multilateral fund allocations, ensuring that a fixed minimum percentage is allocated directly to social infrastructure and community-based resilience.

Second, Civil Society and Social Movements must shift advocacy and community action from supporting "hard" infrastructure development to championing gender-responsive ecosystem adaptation. Spearhead community-led marine and mangrove restoration projects and hold local governance accountable to ensure these initiatives are formalized as wage-paying conservation jobs that actively empower local women and youth.

Third, Development Partners must redirect financial and technical assistance to deploy localized, solar-powered rainwater harvesting and purification systems managed by island councils, moving away from carbon-intensive water shipments. It is also important to allocate targeted international climate grants (such as the Green Climate Fund) to establish a dedicated Fund for Climate-Smart Micro-Enterprises, providing the capital needed for women-led businesses specializing in hydroponic agriculture, salt-tolerant farming, and sustainable off-reef mariculture.

Fourth, Regional and Global Platforms must leverage international climate dialogue and South-South cooperation frameworks to elevate the Maldives' shock-responsive social protection model as a global standard for Small Island Developing States (SIDS). Concerted efforts must advocate for multilateral financing frameworks that assess adaptation success using integrated indicators of social insurance, reduced multidimensional poverty, and structural gender equality.

Fifth, Media and Youth Activists must reposition the climate narrative by using digital platforms and investigative reporting to examine disaster response through a survivor-centered, intersectional lens. They must develop information campaigns against the "silent" threats of gender-based violence (GBV) and structural immobility during climate disasters, and amplify the voices of women and youth as active environmental managers and architects of localized economic transition rather than passive victims of climate change.

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