



**Gender and Economic Empowerment  
Annual Work Plans 2009-2010**

*Country: Maldives*

**UNDAF Outcome:** By 2010, the most vulnerable and marginalized sectors of society in Maldives will enjoy better health, access to high-quality education, social protection, income and employment opportunities.

**Expected CP Outcome:** Capacity of government agencies/partners and vulnerable groups enhanced to mitigate economic and social vulnerabilities

**Expected CP Outputs:**  
 1.4.1 Public-private partnerships enhanced to promote employment opportunities and provide sustainable management of services at the community level  
 1.4.2 Diversified employment opportunities created for vulnerable sections of society to match actual labor market needs, with a special focus on women and youth

**Implementing partners:** Department of Child & Family Protection, Ministry of Health and Family,  
Ministry of Economic Development

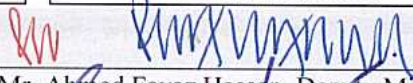
**Other Partners:** Ministry of Human Resources, Youth & Sports

**Narrative**

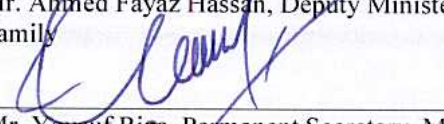
The main objective of the project is to address the high level of unemployment among women and youth by advocating, mainstreaming and strengthening economic opportunities for vulnerable women with a focus on business and entrepreneurship development. The main strategy involves research, advocacy and mainstreaming of women's economic activities, facilitating small grants schemes for skills training and small business initiatives and capacity building of organizations implementing and promoting these activities.

Programme Period:	<u>2009- 2010</u>	Estimated budget:	\$ 516,000
Programme Component:	Poverty Reduction	Allocated resources:	
Intervention Title:	Gender & Econ. Empowerment	• Regular	\$ 127,000
Budget Code:		• Other	\$ 389,000
Duration:	<u>January 2009 to December 2010</u>	<i>Govt. Contribution (in-kind)</i>	<i>\$ 80.000</i>

Agreed by Lead Agency:  
(Dept of Child & Family Protection)

  
Mr. Ahmed Fayaz Hassan, Deputy Minister, Min. of Health & Family

Agreed by Implementing Partner  
(Ministry of Economic Development)

  
Mr. Yousuf Riza, Permanent Secretary, Min. of Economic Development

Agreed by:  
(United Nations Development Programme UNDP):

  
Mr. Patrice Coeur-Bizot; UNDP Resident Representative

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## **Situational Analysis**

Although absolute poverty does not exist in the Maldives and the country is well on track in terms of achieving the Millennium Development Goals by 2015, major challenges lie in addressing extreme poverty and economic development. The country faces serious difficulties in providing cost effective economic and social services and de-concentrating development activities beyond the capital Male' due to its geographical distribution where out of the 198 islands inhabited, 140 islands have populations less than a 1000 people. The economic vulnerability of the country also stems from the high dependence on tourism and fishing.

Unemployment is currently a critical problem while the country is at a unique position in the demographic path where 63 percent of the population is under the working age group. The unemployment rate has increased significantly from 10.2 percent in 2000 to well above 14 percent in 2006 and female unemployment rate remains at 23.7 percent compared to males (14.4percent). Unemployment rates among the younger age group (15-24 years) and those residing in the atolls are also much higher particularly for women. (*Source: 2006 Population and Housing Census*).

In the past, the Government has used several approaches for poverty reduction and in the process, it has gained extensive experience. This includes strategies targeting growth centres in selected regions which seek to address geographical inequalities. At the local level, community mobilisation and participatory approaches have been employed to deliver services and assistance such as through the Atoll Development Programme and the Atoll Development for Sustainable Livelihoods Programme established across 7 atolls with support from UNDP. The programme facilitated local CBOs and NGOs to implement community projects and provision of small grants and micro-credit to foster livelihoods activities. The experience and results of the programme shows the effectiveness of the social mobilisation process that engaged the communities in addressing their needs, planning their activities and addressing poverty reduction in their atoll in a planned manner.

The response to the Tsunami in the Maldives also gave the opportunity for the Government of Maldives and UNDP to address relief and recovery of livelihoods of affected communities. The Restoration of Livelihoods Project specifically provided technical expertise; training, infrastructure facilities and other in-kind assistance to strengthen livelihoods of island communities beyond recovery as outlined in the UN 'build-back-better' strategy. This included assistance in agriculture, handicrafts, fisheries, women's home-based livelihood activities and establishment of community waste management mechanisms.

The tsunami response, poverty reduction interventions and a rapid economic and poverty assessment at the end of 2008, showed that unemployment among women can be addressed through promotion of small business, self employment and entrepreneurship development given the lack of resources, finance and employment opportunities in most part of the country. In addition to local level interventions to relieve economic vulnerabilities, it is believed that long-term development can be achieved by advocacy and mainstreaming at national level on gender and economic empowerment.

## **Objective**

This project will contribute to achieving the overall country program outcome of ensuring increased capacity of government agencies/partners and vulnerable groups to mitigate economic and social vulnerabilities.

This project contributes to the achievement of the Social and Economic Development goal specified in 7th National Development Plan (NDP). The United Nations contribution to these national priorities has been reflected in the jointly prepared United Nations Development Assistance Framework (UNDAF) 2008-2010 and UNDP's Country Programme Document (CPD) and Country Programme Action Plan (CPAP) 2008-2010, to which the objectives and activities of this project directly link. The project focus is also in line with UNDP's Gender Equality Strategy 2008-2011.

## Strategy

The project strategy mainly involves building upon the experience of the tsunami recovery programme and previous poverty reduction programmes to provide long-term assistance to promote economic empowerment of women. Key areas of focus include research, advocacy and mainstreaming in economic empowerment of women and support to entrepreneurship development, small business promotion and its integration to the private sector

Based on the lessons learnt from the tsunami recovery programme, extensive community mobilization and sensitization will be undertaken to implement activities at local level to ensure long-term sustainability and ownership by the beneficiary community. Emphasis will also be made to strengthen capacity of these organisations which include the Island Women's Development Committees and NGO's promoting gender rights.

Policy level interventions are also considered that will have a broader and long-term impact on gender and economic empowerment in the country. This includes assessments which will contribute to policy frameworks and guidelines, advocacy to mobilize the government, civil society and private sector to address women's economic vulnerabilities and to mainstream gender in economic planning, public investment, trade and other sectors at national level.

The project strategy also identifies target regions or clusters of islands for assistance in order to overcome geographical challenges and ensure better monitoring of project activities. The criteria for selecting these regions or clusters include; areas subject to high economic vulnerability, and areas that are not considered for similar assistance by other donor agencies and areas subject to population consolidation.

Adopting human-rights based approach<sup>1</sup>, the project recognizes gender equality as a basic human right and the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) (1979) as a comprehensive framework that guides all rights-based action for gender equality. The project will support claim holders (vulnerable women) to seek better opportunities in strengthening their economic security while support to the concerned institutions, as the main duty bearers responsible for steering the economic empowerment of women, mainly the Government of Maldives, private sector stakeholders, NGOs and island-based organisations. Key elements of a human rights-based approach to development (fairness and equity, non-discrimination and equality, participation and empowerment, transparency and accountability) will also be taken into account while delivering the assistance stated.

The project will support the delivery of three main outputs for which detailed activities are outlined in *Annex 2*. The three main outputs are the following:

- I. Research, advocacy and mainstreaming on gender and economic empowerment
- II. Promote entrepreneurship development and self employment
- III. Institutional Capacity Building

UNDP will also assist in raising additional resources to support future developments in support of the promotion of micro-enterprise, SMEs among women and youth and will collaborate with other international and national partners to this end. The project will place great priority on national capacity development (institution and human), knowledge sharing encouraged through the establishment of strategic partnerships. Using its extensive network of country offices and Regional Centres, and making extensive use whenever possible of its South-South cooperation modality, UNDP will support the concerned agencies in accessing international learning experiences and knowledge sharing through different means such as networking within regional and global venues and twinning arrangements with countries that face similar challenges.

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<sup>1</sup> The 7<sup>th</sup> NDP distinguishes itself from its six predecessors on grounds of applying a Human Rights Based Approach (Chapter 32, page 185).

## ANNUAL WORK PLAN - Year 2009

EXPECTED OUTPUTS and indicators	PLANNED ACTIVITIES <i>List all activities including M&amp;E to be undertaken during the year towards stated CP outputs</i>	TIMEFRAME		RESPONSIBLE PARTY	PLANNED BUDGET		
		Year One 2009			Source of Funds	Budget Description	Amount
<b>Output 1 - Research and Advocacy Mainstreaming on gender and economic empowerment</b>  <b>INDICATORS:</b> <ul style="list-style-type: none"> <li>▪ Qualitative and quantitative collected entrepreneurship and women</li> <li>▪ A forum to presentation research results and formulated charter to decision makers and stakeholders</li> <li>▪ No of meetings to influence policies and regulations</li> <li>▪ No. of meetings to advocate streamlining entrepreneurship issues specifically women issues</li> <li>▪ Ground work completed for the set up of an SME Bank</li> </ul>	- Conduct an Entrepreneur Mapping Study.	X		Min. of Economic Development	UNDP	Contract	20,000.00
	- Technical assistance to set up an SME development bank	X	X	Min. of Economic Development	UNDP/Donor	Contract	75,000.00
	- Entrepreneurship Seminar to present finding and to mobilize support from private sector		X	Dept. of Child and Family Protection (MNCCI, MATI, Min. of Econ. Dev)	UNDP	Food Stationary	5,500.00
	- Information collection on SAARC Gender database on theme Livelihoods		X	Dept. of Child and Family Protection (MNCCI, MATI, Min. of Econ. Dev)	UNDP		1,500.00
	- Workshop on stakeholders on CEDAW report.	X		Dept. of Child and Family Protection	UNDP	Food/venue	2,500.00
	- International women's Day (advocacy on econ. Empowerment of women)	X		Dept. of Child and Family Protection	UNDP	Award/Session	3,000.00
	- Printing- Women and Small Business, Poster, Bulleting.	X		Dept. of Child and Family Protection	UNDP	Printing	6,000.000
	- Small grants scheme-Skill trainings 12 grants at 5000 USD each.	X	X	Dept. of Child and Family Protection (IWDCs, NGOs, Job Centres)	Donor/UNDP	Grants	60,000.00
	- Self-Help scheme for small business-seed grants / vulnerable groups	X	X	Dept. of Child and Family Protection (IWDCs, NGOs, Job Centres)	Donor/UNDP	Grants	60,000.00
	- Negotiable market with resorts.		X	Dept. of Child and Family Protection (MATI)	UNDP	Travel	5,000.00
<b>Output 2 - Promote Entrepreneurship Development and self employment</b>  <b>INDICATORS:</b> <ul style="list-style-type: none"> <li>▪ No. of skills training conducted</li> <li>▪ No. of self held schemes conducted</li> <li>▪ Trainers equipped to conduct trainings on entrepreneurship</li> </ul>							



**ANNUAL WORK PLAN - Year 2010**

EXPECTED OUTPUTS and indicators	PLANNED ACTIVITIES <i>List all activities including M&amp;E to be undertaken during the year towards stated CP outputs</i>	TIMEFRAME		RESPONSIBLE PARTY	PLANNED BUDGET			
		Year Two 2010	Year One 2010		Source of Funds	Budget Description	Amount	
<b>Output 1 - Research and Advocacy Mainstreaming on gender and economic empowerment</b>  <b>INDICATORS:</b> <ul style="list-style-type: none"> <li>▪ Action developed on the findings of entrepreneurship study</li> <li>▪ Private sector awareness raised for commercialization of enterprise activities</li> <li>- Gender mainstreaming undertaken in at least 2 economic sectors</li> </ul>	- Implement gender and economic mainstreaming (trade, public sector, econ...planning)	X		Dept. of Child and Family Protection (Min. of Econ. Dev.)	UNDP/Donor	Contract	30,000.00	
	- International Women's Day		X		Dept. of Child and Family Protection	UNDP	Award/info session	3,000.00
	- Tourism Integration in women's entrepreneurship Development Seminar				Dept. of Child and Family Protection (MTPB, MATI, MNCCI)	UNDP	Travel DSA Stationary	5,000.00
	- Printing		X		Dept. of Child and Family Protection	UNDP	Printing	6,000.00
	- Small Grant Scheme- Skill training 12 grants at 5000 USD each		X	X	Dept. of Child and Family Protection (IWDCs, NGOs, Job Centres)	Donor/UNDP	Grants	60,000.00
	- Self-Help scheme for small business-seed grant /vulnerable group		X	X	Dept. of Child and Family Protection (IWDCs, NGOs, Job Centres)	Donor/UNDP	Grants	60,000.00
	- Negotiable market with resorts		X	X	Dept. of Child and Family Protection (MATI)	UNDP	Travel	5,000.00
	- Entrepreneurship Training- Training of Trainers Refresher Programme		X		Dept. of Child and Family Protection (Social services centres/job centres)	UNDP/Donor	Travel DSA Stationary Consultant	10,000.00
	- Establish links to Business development centre/ Min. Economic Development		X		Dept. of Child and Family Protection	UNDP		2,000.00
	<b>Output 3 - Institutional Capacity Building.</b>	- IWDC Exposure Visit- SAARC/ livelihoods activities overseas	X	X	Dept. of Child and Family Protection	UNDP	Ticket DSA	10,000.00





## Management Arrangements

This project will be implemented under National Execution (NEX) modality. Results-based management and operational, practical and targeted coordination are the main management arrangements followed under this project.

In line with UNDP prevailing rules and regulations and on the basis of indicators and required capacities, there will be one Lead Agency responsible for the overall accountability, management and administration of the project. The Department of Child and Family Protection of the Ministry of Health and Family is the Lead Agency and an Implementing Partner for the project and the Ministry of Economic Development is an Implementing Partner as well. The Lead Agency will designate the National Project Director (NPD) and recruit a Project Manager/Assistant to support the project.

The implementing partner (IP) is responsible for project management<sup>2</sup>. Representatives from the implementing partners together with representatives from the Ministry of Finance & Treasury, Ministry of Human Resources, Youth & Sports and UNDP will comprise the Project Management Team (PMT) and will participate actively in the PMT meetings as members. Other critical partners that contribute to the project outputs include the the Maldives National Chamber of Commerce and Industry and the Maldives Association for Tourism Industry (MATI). The PMT will provide policy guidance and monitor the performance (timely implementation of all components) of the project, review progress on a periodic basis in terms of the delivery of project results and benefits, approve progress reports and end of project report, managing risks and ensure that project milestones are managed and completed. It provides guidance on matters concerning overall project management and project finances approves project revisions and addresses project issues as raised by the Project Manager/Associate. It ensures that required resources are committed and arbitrates on any conflicts within the project or negotiates a solution to any problems between the project and external bodies. In addition, it approves the appointment and responsibilities of the project manager/associate and defines the latter's responsibilities. The PMT will work on a consensus basis. The PMT will set its rules of procedures at its first meeting following the project's signature.

The PMT will allocate responsibility for day-to-day implementation and management of the project to the Project Manager/Associate who is responsible for project implementation according to an agreed work plan and within set budget ceilings. The Project Manager/Assistant will essentially be responsible for the successful running of the project, and for the delivery of outputs under this project document. The Project Manager/Assistant will also provide coordination, management and oversight over the establishment and activities of the various task forces that will be established to help achieve the outputs in a participatory manner, and coordinate also with other projects that contribute to the same outcome in the country programme. Hence the Project Manager/Assistant will be responsible for all matters concerning the day-to-day running of the project on behalf of the PMT, to ensure that the project produces the required products, to the required standard of quality and within the specified constraints of time and cost. Hence, the project manager will also be responsible for producing regular progress reports and end of project report. The Project Manager/Assistant will meet on a regular basis with the responsible UNDP Programme Officer.

The Lead Agency-Department of Child and Family is required to open a separate bank account for the project. UNDP will advance the funds to the Lead Agency according to UNDP rules, regulations and guidelines. The Lead Agency will disburse the funds to the implementing partner (IP) according to the project's activities and work plans. The IP will report back to the Lead Agency. It will be the responsibility of the Lead Agency to prepare a consolidated financial report, in the required format, and provide it to UNDP at regular and necessary intervals. It will also be the responsibility of the Lead Agency to provide the required progress reports to UNDP after receiving inputs from the IPs. In partnership with the IPs, the Lead Agency will also undertake monitoring activities on the project's progress and implementation.

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<sup>2</sup> In the Work Plan table, Under Responsible Party, all relevant implementing/co-partners specific to each sub-activity are listed in brackets.

## Monitoring and Evaluation

The **Strengthening Sustainability of Livelihoods** contribute to the achievement of the UNDP Maldives country program (2008-2010) outcome *“to increase capacity of government agencies and vulnerable groups to mitigate economic and social vulnerabilities”*.

In accordance with the programming policies and procedures outlined in the UNDP User Guide, the project will be monitored through the following:

### Within the annual cycle

- On a quarterly basis, a quality assessment shall record progress towards the completion of key results, based on quality criteria
- An Issue Log shall be activated in Atlas and updated by the Project Manager/Associate to facilitate tracking and resolution of potential problems or requests for change.
- Based on the initial risk analysis submitted (see annex 1), a risk log shall be activated in Atlas and regularly updated by reviewing the external environment that may affect the project implementation.
- Based on the above information recorded in Atlas, a Quarterly Progress Reports (QPR) shall be submitted by the Project Manager/Associate to the Project Management Team through UNDP copied to DER, using the standard report format.
- A project Lesson-learned log shall be activated and regularly updated to ensure on-going learning and adaptation within the organization, and to facilitate the preparation of the Lessons-learned Report at the end of the project
- a Monitoring Schedule Plan shall be activated in Atlas and updated to track key management actions/events

### Annually

- **Annual Review Report.** An Annual Review Report shall be prepared by the Project Manager/Associate and shared with the Project Management Team. As minimum requirement, the Annual Review Report shall consist of the Atlas standard format for the QPR covering the whole year with updated information for each above element of the QPR as well as a summary of results achieved against pre-defined annual targets at the output level.
- **Annual Project Review.** Based on the above report, an annual project review shall be conducted during the fourth quarter of the year or soon after, to assess the performance of the project and appraise the Annual Work Plan (AWP) for the following year. In the last year, this review will be a final assessment. This review is driven by the Project Management Team and may involve other stakeholders as required. It shall focus on the extent to which progress is being made towards outputs, and that these remain aligned to appropriate outcomes.

**Potential risks that could hamper project implementation:**

<b>Description of risk</b>	<b>Potential impact on the project</b>	<b>Mitigation measures</b>
Capacity of Department to implement the project	Slow down on project implementation	Institutional support provided through project
Political and governance changes	Slowdown in community level activities	Advance planning to take into account upcoming political events such as parliamentary and council elections
Unfunded budget of the project	In ability to finance committed and planned activities	Pro-active resource mobilization efforts through strengthened donor relations
Change of project personnel at UNDP and/or Ministry	Loss of Institutional memory and familiarity with project implementation and its targets	Ensuring good documentation of all project activities, actions and decisions on the project
Partnerships failing eg. with MEDT and MNCCI	Hinder implementation of projects that require good working partnership with these agencies	Facilitate communication and liason with partners and conduct regular meetings to review activities with partners

## Annex 2 - Outputs and Activities description

2009	
Output	Activity
<b>1. Research, Advocacy and Mainstreaming on gender and economic empowerment</b>	Conduct a Entrepreneurship Mapping Study
	Entrepreneurship Seminar to present findings and to mobilise support from private sector
	Information collection on SAARC Gender database on theme Livelihoods
	Workshop for stakeholders on CEDAW report
	International Women's Day (advocacy on econ. Empowerment of women)
	Technical assistance for the set up of a SME development bank
	Printing - Women and Small Business, Poster, Bulletin
<b>2. Promote Entrepreneurship Development and self employment</b>	Small grants scheme - Skills trainings 12 grants at 5000USD each
	Self-Help scheme for small business - seed grants /vulnerable groups
	Negotiate market with resorts
	Entrepreneurship Training - Training of Trainers at social services centres
<b>3. Institutional Capacity Building</b>	IWDC Exposure Visit - SAARC/livelihood activities Overseas
	Workshop/training on gender and economic development overseas
Administrative	
2010	
Output	Activity
<b>1. Research, Advocacy and Mainstreaming on gender and economic empowerment</b>	Implement the action matrix for mainstreaming
	International Women's Day
	Tourism Integration in women's entrepreneurship Development Seminar
	Printing
<b>2. Promote Entrepreneurship Development and self employment</b>	Small grants scheme - Skills trainings 12 grants at 5000USD each
	Self-Help scheme for small business - seed grants /vulnerable groups
	Negotiate market with resorts
	Entrepreneurship Training - Training of Trainers Refresher programme
	Establish links to Business development centres /Min of Econ Development
<b>3. Institutional Capacity Building</b>	IWDC Exposure Visit - SAARC/livelihood activities Overseas
	Workshop/training on gender and economic development overseas
	Workshop to strengthen capacity of NGOs working on gender and IWDCs
Administrative	Project Assistant - ministry