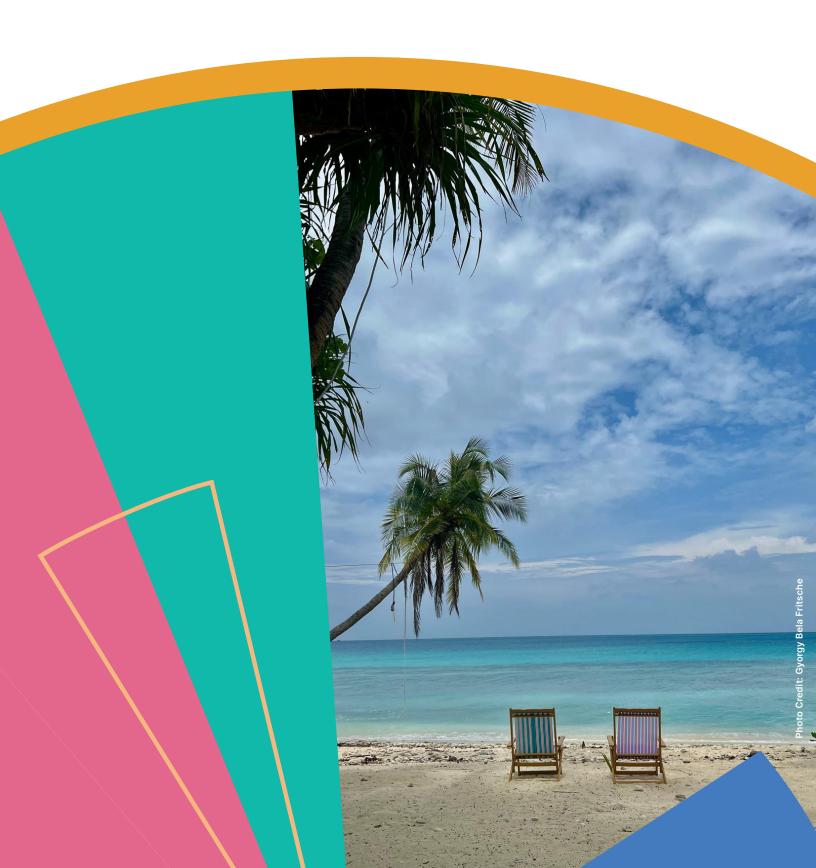


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1.

INTRODUCTION



INTRODUCTION

IDA20 identifies 'crisis preparedness' as a policy priority. Its goal is to enhance countries' understanding of key crisis risks, strengthen country capacity to manage a range of shocks, and inform IDA programming. Around the world, multiple crises threaten to roll back development gains and undermine efforts to end extreme poverty. Some crises arrive suddenly. Not all crises can be prevented, and governments must therefore be ready also to manage residual risk. Crisis preparedness requires a comprehensive approach to crisis risk management - one based on investments to reduce exposure and vulnerability. It also requires coordinated and pre-agreed contingency plans backed by effective, efficient, and transparent financial protection measures. Investing in 'crisis preparedness' helps governments focus on being better equipped to deploy the necessary technical and financial resources to reduce the potential impacts of crises and enable timely and effective crisis response efforts, ultimately reducing impacts on people and economies.

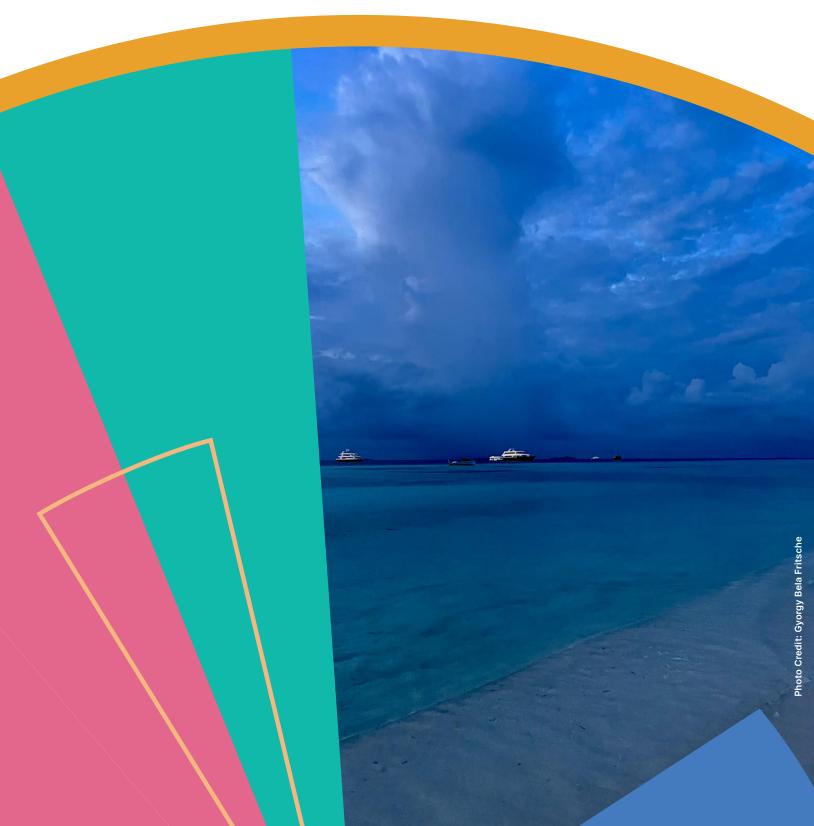
The Crisis Preparedness Gap Analysis (CPGA) has been developed by a cross-sectoral team of World Bank experts to support these efforts. The CPGA aims to (a) provide a high-level assessment of crisis preparedness for different types of shocks; (b) identify gaps and opportunities to improve crisis preparedness at the country level; and (c) inform policy dialogue and technical and financial support on crisis preparedness as part of country and regional programming. By identifying priority interventions, the CPGA can be a useful tool to inform Country Partnership Frameworks (CPFs)¹ and country programming more generally.

This briefing note presents summary findings from the CPGA

in Maldives. The CPGA provides a shock-agnostic assessment of Maldives's capacity to deal with crisis events across a range of core systems—whether driven by natural hazards, food insecurity, disease outbreaks, or other threats. Following a brief description of the CPGA methodology and an overview of the risk context in Maldives, this note showcases high-level insights from the preparedness assessment in the country, focusing on entry points and opportunities to strengthen crisis preparedness. The CPGA will be an important analytic input as the World Bank looks to develop its next CPF with the Government of Maldives (GoM). Further details on the CPGA findings are provided in an accompanying Technical Annex.

2.

APPLYING THE CPGA IN MALDIVES



APPLYING THE CPGA IN MALDIVES

To provide a holistic assessment, the CPGA analyses crisis preparedness across five core components² which can be seen as the essential foundations of crisis preparedness relevant in most contexts and useful to prepare for a range of shocks. These foundational elements are consistent with the World Bank's mandate and build on our technical expertise and operational engagements in this space. Each component is further broken down into sub-components and indicators, resulting in a three-tiered system with 'maturity levels' assigned to each. Levels of maturity range from unmet (little-to-nothing has been done to actively promote crisis preparedness) to advanced (typically reflecting the status of being a regional leader in crisis preparedness, with a comprehensive and multisectoral approach that includes significant resources and capacity). The CPGA assessment focuses on identifying entry points for targeted technical and financial support to strengthen crisis preparedness across the five components.

The CPGA assessment for Maldives builds on and complements several other sector- and crisis-specific diagnostics. These include a Pandemic Preparedness Diagnostic (PPD), which aims to assess countries' and regions' capacities to prepare for and respond to pandemics. Given the commitment to stronger pandemic preparedness under IDA20, the CPGA is a complementary tool to the PPD which delivers a detailed assessment of preparedness for health-specific shocks. It helps establish a basis for monitoring Maldives' progress toward comprehensive health security. The exercise reminds us of the importance of leveraging cross-sectoral mechanisms for promoting crisis preparedness within Maldives. The CPGA can serve as a valuable baselining exercise—highlighting any knowledge gaps and pointing to the need for further sectoral deep dives where relevant.

MALDIVES COUNTRY RISK PROFILE



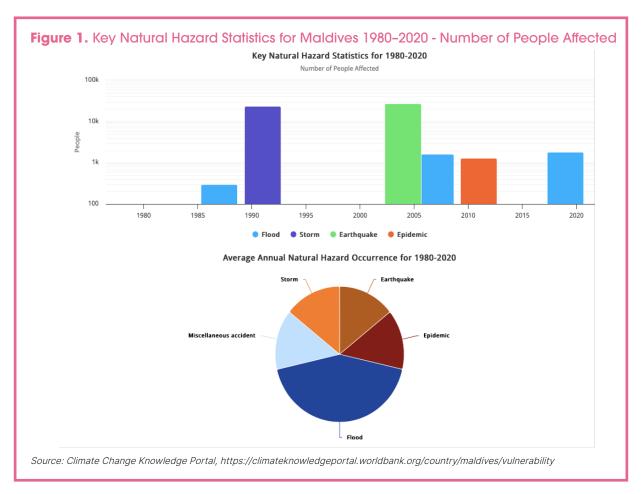
MALDIVES COUNTRY RISK PROFILE³

The following country risk profile contextualizes the CPGA. It draws on insights from national risk assessments and information from relevant multi-hazard risk repositories. Discussions on Maldives' capacity to prepare for these threats are further outlined in the section that follows.

	Tsunami	Medium ris
	Coastal flood	Low ris
	Landslide	Low ris
atural Hazards	Wildfire	Low ris
7	Water scarcity / Drought risk	No dat
	Earthquake	No dat
	River flood	No dat
	Cyclone	No dat
	Cereal import dependency ratio	ТВ
Food	Prevalence of severe food insecurity ⁵	2.2
-	Proportion of children under 5 affected by stunting ⁶	13.9
	Food price inflation, average of monthly year-over-year inflation ⁷	3.80
11	Total expenditure on health, as a percentage of gross domestic product (GDP)8	11.35
Health ***	Physician density (per 1,000 people) ⁹	2
	Nursing and midwifery personnel density (per 1,000 population) ¹⁰	4
	Malaria incidence (per 1,000 people at risk)	ТВ
Macro-Fiscal	GDP ¹¹	US\$6,189
₩	GDP growth rate ¹²	4.0
1011	Total external debt stock, as a percentage of gross national income (GNI)13	86.8
	Poverty headcount ratio at US\$1.90 per day ¹⁴	5.4
	Human Development Index Rank ¹⁵	90/18
Socioeconomic Vulnerability	Human Capital Index Score	No sco
vaniciasiniy	Population covered by at least one social protection benefit (2020) ¹⁶	21.2
	Vulnerable persons covered by social assistance (2020) ¹⁷	8.1
	Primary school completion ¹⁸	100.8
	Number of refugees in country ¹⁹	8
ragility, Conflic	Fragile and Conflict-Affected Situations (FCS) Status ²⁰	Not on FCS li
& Violence	Conflict events (3 months)	ТВ
	Reported fatalities (3 months)	ТВ

Maldives is an archipelagic nation with a population of around 579,330 as of 2021.21 The nation has been experiencing urban migration, with a significant portion of the population residing in the capital, Male. The economy of Maldives is heavily reliant on tourism, which contributes a significant portion to the nation's GDP. In recent years, fisheries have been the second-largest industry, with a lesser emphasis on agriculture due to the limited arable land in the archipelago. The service sector, driven by tourism, dominates the economy, followed by the fisheries sector. The manufacturing sector is relatively small-scale, primarily focusing on the processing of fish and coconut products. Maldives is heavily dependent on imports for essential goods, including food, medicine, and fuel. The country's geographical location in the Indian Ocean poses challenges, especially when it comes to trade and import of essential goods. The unique geopolitical landscape of Maldives, especially its economic reliance on tourism, has made it vulnerable to global economic shifts and external crises such as the COVID-19 pandemic, which severely affected its tourism industry.²² Furthermore, the threat of climate change, particularly rising sea levels, poses a long-term existential threat to the nation. Maldives has been working toward diversifying its economy and enhancing its resilience to external shocks, aiming to secure a more sustainable and stable economic future.²³

Maldives faces a spectrum of natural hazard risks, prominently stemming from its geographical location and topographical characteristics. Being a low-lying archipelago with an average ground level of 1.5 meters above sea level, it is extremely vulnerable to sea level rise which is exacerbated by climate change. The threat of inundation and coastal erosion is perennial, and poses severe risks to habitats, infrastructure, and freshwater resources. Maldives is also susceptible to extreme weather events such as storms, heavy rains, and strong winds, which can cause significant damage and disrupt livelihoods.²⁴ Furthermore, the proximity to the equator mitigates the risk of cyclones but does not eliminate it, and the country has experienced destructive tropical cyclones in the past. Additionally, the dependency on coral reefs for natural coastal protection and livelihoods through fisheries and tourism is threatened by coral bleaching due to rising sea temperatures. The 2004 Indian Ocean Tsunami was a harsh reminder of Maldives' vulnerability to natural disasters, affecting all inhabited islands, displacing around 12 percent of the population, and causing economic losses estimated at over 62 percent of GDP.²⁵



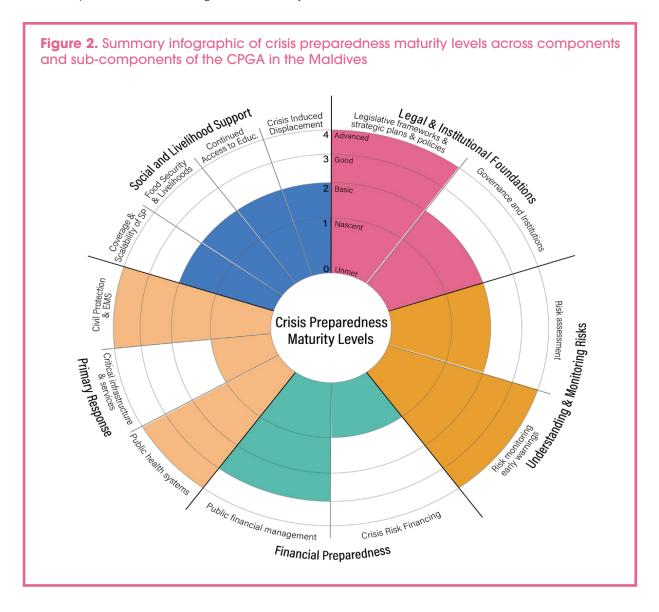
Food insecurity is a pressing issue in Maldives due to its limited arable land, its reliance on imports for most food items, and the vulnerability of local agriculture to climate change impacts.

Most of the food consumed in Maldives is imported, making the nation highly susceptible to global food price fluctuations and supply chain disruptions.²⁶ Furthermore, the local agriculture sector faces significant challenges including soil salinity, limited freshwater resources, and the threat of sea level rise, which can potentially inundate farmlands and contaminate freshwater lenses. The fisheries sector, a traditional source of sustenance, is also at risk due to overfishing and changes in fish migration patterns possibly triggered by ocean warming. Efforts are being made to bolster food security through sustainable fishing practices and the promotion of hydroponics and other modern farming techniques, but the need for more comprehensive food security policies and investments in agricultural resilience is critical. The situation necessitates a multipronged approach that includes enhancing local agricultural and fisheries production, diversifying sources of food imports, and implementing policies aimed at stabilizing food prices and ensuring food availability, especially during crises.27

Pandemic risk in Maldives is notably highlighted due to its geographical configuration and economic reliance on tourism. The archipelago's dispersed nature makes healthcare access, disease surveillance, and rapid response to outbreaks a logistical challenge. The heavy dependence on tourism, a sector extremely susceptible to global health crises, further exacerbates the economic vulnerability of Maldives in the face of pandemics. The COVID-19 pandemic notably underscored these challenges, severely affecting the nation's economy and exposing gaps in its healthcare system's capacity to manage widespread infectious diseases. The COVID-19 situation necessitated swift actions, including stringent travel restrictions, testing, and contact tracing to manage the spread of the virus. Moreover, it highlighted the urgency for enhanced healthcare infrastructure, robust disease surveillance systems, and diversified economic strategies to mitigate future pandemic risks. The experience has been a catalyst for Maldives to reevaluate and bolster its pandemic preparedness and response mechanisms, exploring more resilient economic and healthcare strategies to better navigate such crises in the future.²⁸

The various risks pose a significant threat to livelihoods in Maldives, particularly given prevailing poverty and limited social safety nets. The impact is more pronounced in atolls outside Male, where poverty rates average 19.2 percent, in contrast to the 8.8 percent poverty rate in greater Male, which accommodates 30 percent of the population.²⁹ The socioeconomic disparities indicate a higher vulnerability to

crises among the impoverished communities, underlining the significance of bolstering resilience and preparedness across the archipelago. With less than 22 percent of the population covered by social protection programs, these disparities hinder the social protection system's ability to adapt to shocks and enhance resilience.³⁰



4.

SUMMARY OF CRISIS PREPAREDNESS GAP ASSESSMENT FOR MALDIVES



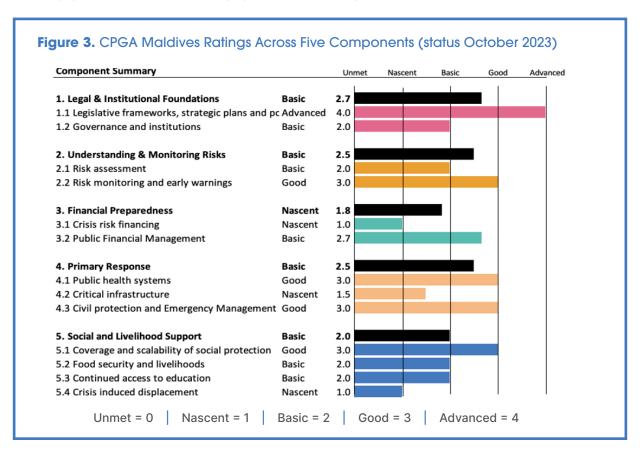
SUMMARY OF CRISIS PREPAREDNESS GAP ASSESSMENT FOR MALDIVES

Maldives has demonstrated commendable efforts in bolstering crisis preparedness, albeit hampered by constraints in implementation, governance, and finance. While the legal and institutional frameworks have embedded advanced crisis management mechanisms, the reality sees a lack of streamlined governance and adequate institutional capacity. Notably, the Disaster Management Technical Committee, envisaged to oversee preparedness coordination at various levels, awaits full endorsement. Encouragingly, the National Disaster Management Authority (NDMA) and the Health Protection Agency have exemplified collaborative leadership, especially in tackling the COVID-19 pandemic challenges through a centralized coordination platform.

Despite established frameworks for crisis preparedness, implementation focus for crisis preparedness has predominantly been on tangible threats from natural hazards, inadvertently sidelining other crucial sectors like public health and food security. This narrow focus hampers multisectoral engagement and limits the leveraging of resources

across different sectors. The financing mechanisms for crisis management also face hurdles, often veering toward immediate crisis response rather than preemptive preparedness, indicating a need for enhanced financial strategies to adequately equip Maldives against impending crises.

The economic backbone sectors of Maldives, tourism and fisheries, are at a critical juncture that requires robust post-pandemic recovery strategies and sustainable practices to mitigate climate change impacts. Meanwhile, emerging economic challenges such as escalating national budget deficits, exacerbated by external factors such as global inflation and COVID-19 repercussions, demand urgent attention. The continued reliance on donor funds for post-crisis recovery accentuates a reactive rather than proactive stance, highlighting the necessity for transparent allocation of these funds and better ex ante budgetary planning. By addressing such multifaceted challenges, Maldives could significantly bolster its crisis preparedness and response efficiency for the long term.



LEGAL AND INSTITUTIONAL FOUNDATIONS

Maldives has structured a substantial legal and institutional framework to address crisis preparedness, encompassing legislations and strategies such as the Disaster Management Act (DMA) 2015 and the establishment of the NDMA. However, the existing framework mainly focuses on crisis response rather than proactive preparedness. Various policies and plans have been articulated to manage a range of crises, but the emphasis remains largely on action post-disaster occurrence, rendering the approach reactive. The NDMA, although pivotal in operationalizing policy and managing crisis risks, aims to transition from a reactive to a more comprehensive approach, tackling climate and disaster risks proactively. Yet, the enactment of the DMA of 2015 and subsequent establishment of the NDMA mainly led to the transition of operational functions from the preceding National Disaster Management Council, without significantly shifting the focus toward a proactive risk management approach.

In addressing disaster risk reduction (DRR) and crisis preparedness, budget limitations have significantly constrained the NDMA's initiatives. While international collaborations have offered expertise and resources, they often fall short in funding infrastructure and equipment needs, crucial for effective crisis response. The fiscal model of the NDMA is primarily program-centric, relying mainly on government funding which covers administrative expenses and staff salaries, with a dedicated disaster response fund earmarked by the Ministry of Finance and Treasury for emergency scenarios. This

budgeting framework, although essential, limits the capacity for more proactive, holistic crisis preparedness and risk reduction initiatives. Moreover, the institutional arrangements, as outlined, have key sectoral actors involved in crisis preparedness and response, but the system lacks a robust coordination framework, causing fragmentation and unclear lines of accountability among various stakeholders, further challenging the effectiveness of crisis management.

Maldives' response to the COVID-19 pandemic sheds light on the nation's capacity and areas of improvement in crisis management. The experience underlined the importance of strengthening collaboration between health authorities and key stakeholders to bolster national disaster risk management capabilities, particularly in healthcare systems. The establishment of coordination and control facilities such as the National Emergency Operations Center (NEOC) played a crucial role in managing the crisis. However, the overall institutional architecture for crisis risk management remains primarily reactive and underfunded. As Maldives continues to refine its legal and policy frameworks for crisis preparedness and response (including endorsement of a Disaster Management Steering Committee), there is a distinct opportunity to enhance crisis preparedness by empowering key stakeholders, improving accountability and transparency mechanisms, and exploring new funding structures to ensure a more proactive, comprehensive approach to managing crisis risks.

UNDERSTANDING AND MONITORING RISK

The GoM has initiated measures to enhance its understanding and monitoring of risks, albeit these measures score a basic aggregate of 2.5. Current efforts are predominantly supported by international partners, and while multi-hazard risk profiles have been developed, they often become outdated and inadequately address subnational risk awareness. The first detailed island risk assessment (DIRAM) carried out in 2007, with the support of the United Nations Development Programme (UNDP), marked a significant step, albeit subsequent assessments and their frequency remain unclear. Additionally, sector-specific assessments have been initiated, notably within the health sector amid the COVID-19 threat, underscoring an evolving proactive approach toward risk

monitoring. Nonetheless, data collection and management pose significant challenges due to financial constraints, personnel shortages, and the dispersed geographical layout of Maldives.

At the local level, risk monitoring tools are limited, but the Community-Based Disaster Risk Reduction (CBDRR) approach is fostering the development of government mechanisms to endorse local risk assessments and action plans. Although in nascent stages, this framework enables the collection of information on vulnerable communities to an extent. A National Post-Disaster Assessment Framework was adopted in 2015, however, the capacity to conduct post-disaster assessments and quantify threat impacts remains limited.

Despite these challenges, substantial efforts have been made to expand meteorological observation networks, improving climate data collection and forecasting, which in turn enhances early warning and disaster preparation capabilities, particularly for impoverished and agricultural communities.

Efforts to establish early warning systems (EWSs) are ongoing, yet they are fragmented across different sectors. Maldives has made strides in leveraging external support to develop observational and surveillance networks for weather-related hazards. However, the dissemination of risk information to the public presents a significant challenge, despite the establishment of platforms such as the Common

Alerting Protocol (CAP) and the Multi-Agency Situational Awareness (MASA) system. Although these systems facilitate rapid information exchange during emergencies, the reach and coverage of risk information remain disjointed and fragmented across various sectors and projects. The overarching challenge lies in consolidating and analyzing data for informed, integrated decision-making, as different actors employ varied systems and techniques for capturing, managing, and disseminating risk information. The evolution of EWSs into a Multi-Hazard Early Warning System to encompass health, marine, and other man-made disasters is deemed crucial to address the fragmented nature of current risk monitoring and early warning activities.

FINANCIAL PREPAREDNESS

Maldives, despite having ex post risk financing instruments in place, faces insufficient contingency financing to effectively address vulnerabilities and financing needs. Although the DMA provisions a Disaster Management Fund, the absence of a dedicated disaster risk financing policy creates a gap. While the government has the capability to identify and disclose fiscal risks from natural disasters, this practice is not fully integrated into fiscal planning, pointing to a fragmented approach in managing disaster-related fiscal risks. The limited access to sovereign financing instruments, despite utilizing global financial tools during the COVID-19 pandemic, underscores the need for more robust financial frameworks to navigate crises.

The lack of formal regulation for a range of insurance and risk-financing instruments reveals gaps in the existing financial infrastructure to handle crises. A significant initiative saw the Maldives Monetary Authority (MMA) collaborating with the UNDP to conduct a Risk Insurance Diagnostic Study, with the aim to address gaps and propose new insurance solutions. However, the legal framework of 1981 under which insurance companies operate poses limitations on effective oversight and industry growth, with a new insurance bill under way to rectify

these issues. The lack of extensive and detailed weather data, due to inadequately operational weather station networks, further complicates the development and application of certain financial tools like index-based and parametric products, essential for effective risk management.

Theestablishment of a Disaster Management Fund and certain legislative measures like the Decentralization Act (2010) reflect growing cognizance of disaster-related financial risks. However, the financial preparedness remains limited, often requiring reallocation of funds or additional financing from the Ministry of Finance and Treasury post-disaster. The Procurement Policy Board, established in 2020, aims to improve procurement policies and regulations across the public sector, yet emergency procurement is not specifically addressed. Despite some measures to ensure transparency and efficiency in financial management, especially in emergency situations, there are areas like emergency procurement and systematic post-disaster financial reviews that need further refinement to enhance Maldives' financial preparedness for handling crises effectively.

PRIMARY RESPONSE

Maldives, despite health system advancements, needs a comprehensive, funded approach addressing pandemic preparedness gaps, enhanced training, and a 'One Health' strategy, as highlighted by COVID-19 experiences and

international assessments. Maldives has shown a significant improvement in its health system with successful outcomes in various health indicators. However, the 2017 Joint External Evaluation (JEE) and 2021 Global Health Security Index

(GHSI) assessments, and a 2022 World Bank Pandemic Preparedness Diagnostic highlighted shortfalls in pandemic preparedness, notably in disease detection and surveillance. The onset of COVID-19 exposed these gaps, albeit prompt government action helped manage the crisis effectively through multi-agency coordination, leveraging prior simulation exercises, and legislative advancements in health emergency preparedness. However, despite these efforts, Maldives continues to face challenges including financial constraints, insufficient training for healthcare professionals, and a lack of a robust 'One Health' approach to address zoonotic diseases and climate change-induced health threats, or planetary health approaches dealing with the multiple causes of climate change. Support from international bodies such as the World Bank has bolstered critical care capacity and disease detection, yet gaps such as the absence of a systematic training program for doctors and epidemiologists and a comprehensive national laboratory framework persist. Moving forward, an integrated approach encompassing revised legislation, enhanced zoonotic and climate change preparedness, and strengthened laboratory and surveillance systems are imperative to bolster Maldives' resilience against future public health emergencies.

Maldives has made strides in establishing climate-sensitive infrastructure to protect its populations, however, financial and institutional limitations alongside an unclear legal framework hinder progress. Various legislations and plans such as the 2015 DMA and the Construction Act of 2017 have been enacted to mitigate climate change risks. Significant progress, especially in the water sector, has been achieved with projects ensuring safe water access and sanitation across islands, aiming for full provision by 2023. A centralized database on public assets is under development to facilitate insurance coverage, although comprehensive asset registers are lacking at government levels. Efforts to maintain critical infrastructure during crises are emerging, yet backup mechanisms appear fragmented. The 2019 Public Investment Management Assessment report emphasizes optimizing infrastructure project implementation. The water and sewerage sector has seen expansions, benefitting from international support such as the World Bank's Catastrophe Deferred Drawdown Option (CAT-DDO) operation during the COVID-19 emergency. Given the climate vulnerability, assessing the resilience of critical infrastructure, particularly electricity infrastructure against rising sea levels and intensified storms is imperative. The nation's energy systems face challenges requiring comprehensive

vulnerability mapping to enhance areas of urgent need, ensuring energy supply consistency, safeguarding green energy investments, and bolstering disaster risk response strategies for long-term infrastructure sustainability and security.

Maldives has advanced its emergency coordination under the NDMA, but improving institutional links, local strategies, and financial readiness at regional levels remains crucial to tackle challenges such as rapid mobilization and external reliance, moving toward a more effective and decentralized emergency management system. Since taking the helm in December 2018, the NDMA has been mandated to align disaster risk management plans and facilitate response, relief, and recovery efforts across multiple sectors. However, institutional links to broader disaster risk management processes could be fortified. At a subnational level, legislation empowers local chiefs to design emergency management plans and manage local disaster funds, albeit with limited capacities and resources curtailing effectiveness. The 2019 update to the Decentralization Act further entrusts local councils with authority over certain infrastructure projects and revenue collection, aiming for a more localized approach to disaster management. Though emergency services are functional, there is significant reliance on external support, as evidenced by the establishment of modern emergency operations centers with assistance from the World Bank and the World Health Organization WHO. While efforts like the Community Emergency Response Team (CERT) initiative aim for grassroots-level crisis management, gaps in rapid mobilization, early warnings, and financial constraints especially at regional levels, pose challenges to the overall effectiveness of the emergency management system. The emphasis now leans toward more decentralized approaches, enriched disaster management plans, and enhanced local financial readiness to improve crisis preparedness and response, integrating these strategies into regional development plans and bolstering community involvement.

SOCIAL AND LIVELIHOODS SUPPORT

The evolution of Maldives' social protection system, orchestrated by the National Social Protection Agency (NSPA), reflects a blend of significant advancements and persistent gaps. While targeted benefits and technological integrations mark notable progress, the system's limited scope and reactive nature to crises like the COVID-19 pandemic underscore an exigent need for a more inclusive, broad-based, and shock-responsive social assistance framework, further propelled by international partnerships and legislative strides toward a holistic social security network capable of robustly safeguarding the populace against future adversities. The pandemic revealed gaps in existing frameworks, prompting ad hoc measures such as the one-off Income Support Allowance program. Despite such challenges, efforts are being made to enhance social protection through legislative revisions and partnerships with international bodies such as the World Bank and the Asian Development Bank, which are aiding in funding and resource allocation. Additionally, technological integrations like the Social Protection Information System (SPIS) and eNSPA have streamlined beneficiary identification and aid distribution, contributing to a more efficient system. The ongoing transition toward a more inclusive and integrated social protection system, including the introduction of unemployment insurance and a nationwide social registry, underscores Maldives' commitment to bolstering social security. Nevertheless, the system's ability to respond robustly to crises remains hindered by operational gaps, and an enduring reliance on temporary, ex post responses, necessitating a holistic, shock-responsive approach to better safeguard the populace against future adversities.

multipronged approach, The GoM's encompassing comprehensive policies, international collaborations, and state-owned enterprise (SOE) initiatives, underscores a proactive commitment to enhancing food security and sustainable agriculture, yet points to critical gaps in integrated monitoring and data collection that necessitate further attention for more effective food security management. The GoM, through comprehensive policies such as the National Fisheries and Agriculture Policy (NFAP), has shown dedication to bolstering food security and sustainable agriculture, with a focus on reducing import dependency. While the Ministry of Fisheries, Marine Resources and Agriculture (MoFMA) orchestrates strategies under the NFAP, collaborations with various local and international entities amplify these efforts. However, an integrated food security monitoring mechanism is lacking, despite assistance from the Food and Agriculture Organization (FAO) and adoption of certain monitoring tools. The government has also implemented price controls on staple foods, and initiated support programs for vulnerable populations through the NSPA. To further improve food security, the SOE Agro National Corporation Pvt Ltd. was established in 2020 to enhance the local agricultural sector's efficiency and market reach. Concurrently, efforts are directed toward improving agricultural data collection, a challenge exacerbated by financial and human resource constraints. This multipronged approach demonstrates a proactive stance toward ensuring food security, yet highlights existing gaps in monitoring and data collection that require attention for more effective food security management.

Maldives demonstrates a structured approach toward community-based disaster risk management and educational adaptability during crises yet reveals a significant policy gap in addressing the needs and rights of refugees and asylum seekers. The Community-Based Disaster Risk Management (CBDRM) 2.0 Programme in Maldives aims to foster community-based disaster risk management and integrates DRR strategies across all island-level sectors, with a special emphasis on schools through the adoption of School Emergency Operations Plans (SEOPs). These plans lay down a systematic framework for emergency management in schools. The advent of the COVID-19 pandemic in 2020 led to the formation of an Education Response Plan (ERP) to facilitate remote learning via broadcasting lessons on public TV and using Google's suite of programs, though SEOPs did not cover this domain. Meanwhile, Maldives has outlined a framework for managing internally displaced persons (IDPs) during crises, focusing on their sustenance during and post-displacement, albeit with vague references to contingency planning. The framework, aligned with international standards, emphasizes early recovery and sustainable livelihoods post displacement. However, Maldives lacks a robust infrastructure for the protection and support of refugees and asylum seekers, with no signatory status to the 1951 Convention relating to the Status of Refugees and its 1967 Protocol, showcasing a void in national policy toward refugees amidst the existing disaster management frameworks.

Table 2 lists the entry points for strengthening crisis preparedness in Maldives. Notably, some of the activities recommended here are already being initiated.

Table 2. Entry points for strengthening crisis preparedness in Maldives

Summary Entry points to strengthen preparedness	Component
Strengthen national institutional capacity to manage crises by implementing the Disaster Management Steering Committee in accordance with the DMA to coordinate disaster preparedness and response at all levels, authorize related expenditures, and bridge the gap between national and local stakeholders.	
 Clarify and strengthen access to dedicated resources for the coordination and management of crisis preparedness to align budgetary processes, where currently, Maldives relies on reallocations and donor funding, leading to unpredictable planning. While the existing Disaster Management Fund is promising, expanding its scope and centralizing emergency funds from ministries and SOEs as suggested in Chapter 5 of the DMA, can enhance quick fund access during disasters and strengthen budget accountability. 	Legal and institutional foundations
• Enhance ownership of the preparedness agenda to push key reforms and ensure adequate resourcing within current institutional arrangements.	
 Update multi-hazard risk profiles across sectors and at the subnational level to tackle outdated Detailed Island Assessments and evolving asset exposure and socioeconomic risk drivers. 	
• Expand the scope and reach of EWSs by promoting information sharing and leveraging efforts like the World Bank-supported Maldives Digital Development Project for establishing island-level EWS pilots.	
Strengthen local risk monitoring tools and develop a government mechanism to endorse community/local risk assessments and action plans through effective implementation of the CBDRR framework and utilization of Participatory Community Risk Assessment diagnostics.	Understanding and monitoring risks
• Develop an effective national communication strategy for strengthening preparedness in the Maldives, ensuring comprehensive coverage and tailored messaging across islands by integrating systems like CAP, MASA, and revitalizing SAMBRO, and fostering public-private collaborations, all within robust policy and legislative frameworks for continuous improvement.	eneri
• Develop a post-disaster assessment framework to track and record disaster loss involving the collection, verification, and recording of post-emergency data using the DesInventar methodology. Employing the Risk Information Exchange (RiX) platform for aggregating and sharing risk data among global and national end-users can augment this framework.	
 Develop a comprehensive Disaster Risk Finance Strategy via a multisector working group involving ministries and agencies and establish a unified financing framework for addressing risks from diverse disasters that will enhance disaster response efficiency, timeliness, and transparency. 	
• Expand the scope of risk-financing instruments for moderate to severe shocks, including the enhancement of the Disaster Management Fund and evaluating potential credit and sovereign risk transfer products within a comprehensive disaster risk financing strategy to improve financial resilience against disasters.	Financial preparedness
• Enhance the enabling environment for market-based risk financing and insurance through development of regulations and policies for instruments such as catastrophe pools, parametric insurance, and microinsurance. Initiatives such as the Risk Insurance Diagnostic Study by the MMA and UNDP, alongside promoting competition and regulatory reforms, can foster financial inclusion and better risk financing infrastructure.	

Summary Entry points to strengthen preparedness	Component
• Strengthen the Ministry of Finance and Treasury's special budget/contingency fund by streamlining operational procedures, assessing allocation sufficiency based on potential liabilities, designating funds for disaster response, and exploring integration with other disaster risk financing methods. This will equip the government to address recurrent, lower-intensity unexpected events efficiently.	
 Align legislation and policies for dedicated emergency procurement measures. This entails reviewing current procurement policies, tailoring new procedures for emergency scenarios, and ensuring the availability of financing mechanisms. 	Financial preparedness
• Enhance accountability mechanisms in the provision of emergency services and financing. This requires the development of clear procedures for emergency fund allocation and distribution, along with robust monitoring and evaluation mechanisms. Establishing clear reporting and transparency mandates, defining stakeholder roles, and generating detailed financial and performance reports can foster a more accountable and effective emergency service and financing system.	
 Formulate a National Laboratory Framework by developing policy guidance, standard operating procedures, and data sharing systems for efficient and sustainable operations. If created in collaboration with relevant ministries and public health experts, this framework should address automation, quality assurance, safety, and recent diagnostic technology advancements. 	
• Promote One Health/Planetary Health approaches by extending the Health Master Plan (2016–2025) to include climate change and zoonotic threats and their various causations, aligning with One Health initiatives, and bolstering healthcare personnel, laboratory facilities, and epidemiological training—a more coordinated and robust response to public health emergencies can be achieved, also enhancing resilience against climate change and emerging zoonotic diseases.	
 Promote maintenance of critical infrastructure across energy, water, sanitation, hygiene, and transportation sectors to enhance resilience and minimize service disruptions post-catastrophes. A systematic identification and prioritization of critical infrastructure, potentially managed by a dedicated agency, can support effective asset management and emergency responsiveness. 	Primary response
• Support the operationalization of the National Platform for Disaster Risk Reduction This platform, aimed at collecting, analyzing, and distributing data, planning, and coordination, could promote resilience, efficient resource allocation during emergencies, public-private partnerships, and a culture of shared learning and best practices among stakeholders.	
• Support capacity building for implementation of the CBDRRF at subnational levels through training, technical assistance, and resource provision to local disaster management committees, alongside enhancing the sustainability and readiness of CERTs by availing necessary resources for effective crisis response in the future.	

Summary Entry points to strengthen preparedness	Component	
 Improving the scope and coverage of the social protection system by introducing and strengthening shock-responsive elements by improving institutional links between the NSPA and the NDMA and integrating quick support measures such as expanding digital transfer options during emergencies. 	Social and	
• Enhancing monitoring mechanisms for food-related crises by implementing mechanisms as outlined in the Strategic National Action Plan (SNAP) and strengthening the Ministry of Fisheries, Marine Resources, and Agriculture's capacity to monitor food security and execute strategies under the NFAP.		
 Diversify learning tools for the education sector by incorporating provisions for remote learning and contingency plans in the SEOPs and outlining alternative instructional modes, such as online learning or public TV broadcasting, as well as defining the roles and responsibilities of all education stakeholders. 	Livelihood Support	
• Establish protection and response mechanisms for broader categories of migrants through the creation of an asylum adjudication system and a national protection mechanism, delineating the responsibilities of different ministries and international agencies in providing essential support. Incorporating provisions for durable solutions in the IDP framework could further ensure the socioeconomic inclusion and protection of these groups within Maldives.		

ENDNOTES

- 1 Under IDA20, all new CPFs are to be informed by appropriate crisis preparedness assessments, including the CPGA.
- 2 Legal and Institutional Foundations; Understanding and Monitoring Risks; Financial Preparedness; Primary Response; and Social and Livelihood Support.
- 3 This risk profile builds on details outlined in the World Bank, Climate Risk Country Profile 2021, see https://www.adb.org/sites/default/files/publication/672361/climate-risk-country-profile-maldives.pdf
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