ADAPTATION FUND

CONCEPT NOTE PROPOSAL FOR SINGLE COUNTRY

PART I: PROJECT/PROGRAMME INFORMATION

Title of Project/Programme:	**Secure Futures: Enhancing Climate and Socio-Economic Resilience integrating Nature-Based Solutions for Island Communities in the Maldives**
Country:	Republic of Maldives
Thematic Focal Area:	Urban development, Water management, Ecosystem-based Adaptation
Type of Implementing Entity:	Multilateral Implementing Entity
Implementing Entity:	UN-Habitat
Executing Entities:	Ministry of Climate Change, Environment, and Energy, Ministry of Infrastructure Housing and Urban Development
Amount of Financing Requested:	20,000,000 (in U.S Dollars Equivalent)

Project Formulation Grant Request (available to NIEs only): Yes ☒ No ☐

Amount of Requested financing for PFG: 141,050 (in U.S Dollars Equivalent)

Letter of Endorsement (LOE) signed: Yes ☒ ☐ No ☐

Stage of Submission:

☒ This concept has been submitted before on the 15.08.2026 following Review 4 of the Adaptation Fund Board

☐This is the first submission ever of the concept proposal

In case of a resubmission, please indicate the last submission date: 15.08.2026Click or tap to enter a date.

Please note that concept note documents should not exceed 50 pages, including annexes.

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Project/Programme Background and Context:

1.1 Background and country context

1. The Republic of Maldives consists of over 1,192 small coral islands, with approximately 187 of them inhabited, spread across 26 naturally occurring atolls with a total land area of less than 300 km² which is equal to approximately 1% while the remaining 99% of Maldives is sea. Maldives is home to 515,132 people. This includes 382,639 resident Maldivians and 132,493 resident foreigners. Female population is 188077, with a youth bulge observed[1].

1.2 National Climate Change Scenario

2. At 1.5 metres above sea level Maldives is the lowest lying country in the world making it one of the most vulnerable nations globally to climate change impacts, especially sea-level rise (SLR) and extreme weather events. The country is already experiencing adverse climate impacts, including increased frequency and intensity of flooding, storm surges, cyclones, coastal erosion, saltwater intrusion, and droughts. SLR projections indicate an increase of up to 0.9m by 2100 under high emission scenarios, which would result in severe coastal inundation and erosion[2] which when combined, cause infrastructure damage, risk displacing communities, increase poverty, undermine food and water security and cause degradation of biodiversity upon which the country's two-sector economy, tourism and fisheries, depend upon.

3. According to the Maldives' National Disaster Management Agency (NDMA), over the last three-year period, the total number of hazard incidents reported has increased steadily (Figure 2). In 2024, the number rose to 251 reported cases, up from 183 in 2023 and 144 in 2022[3]. The data shows alarming increase of rainwater flooding and strong winds. A total of 1,423 households were affected by rainwater flooding in 2024, a significant increase compared to previous years.



Figure 1: Storm surges, Source: ttps://dhen.mv/152266

4. The increasing climate-related hazards have resulted in heavy relief costs for the country. NDMA has disbursed over (Maldivian Rufiyaa) MVR 10 million in 2024, representing a significant rise from approximately MVR 6 million in 2023 and around MVR 3 million in 2022.

5. To address these challenges, the Maldives will need external support both funding and technical for climate adaptation efforts aimed at to combating impacts of SLR and associated flooding alone. The Country Climate and Development Report flags the importance of an island-driven adaptation approach focusing on (a) protection/adaptive infrastructure to reduce SLR and flooding; (b) building resilience and (c) nature-based solutions (NbS), using natural practices such as enhancing green corridors and nature based coastal buffers for climate resilience[4].

[1] Maldives Bureau of Statistics 2022, National Census , Maldives.
[2] https://www.ifc.org/en/pressroom/2024/climate-change-threatens-maldives-fisheries-and-tourism-urgent-adaptation-needed
[3] National Disaster Management Authority, 2024, Disaster Statistics of Maldives, Maldives.
[4] World Bank Maldives, 2024, Country Climate and Development Report (CCDR) Maldives.

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Infrastructure Challenge

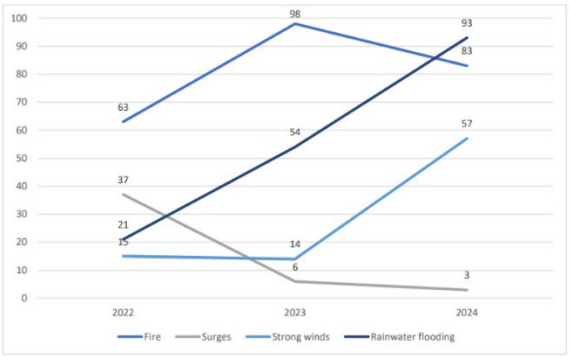


Figure 2: No. of hazards reported over the years. Disaster Statistics 2025

6. Maldives, low-lying topography, face severe impacts from SLR, coastal inundation and erosion threatening critical urban infrastructure - including schools, hospitals, utilities, emergency services, local businesses, vital access roads and housing mostly located within 100 metres of the coastline, disrupting community lives, livelihoods and essential service delivery. This exposure not only endangers property, health and well-being but also undermines long-term resilience and development among coastal communities. High population density on limited land, reliance on climate-sensitive sectors such as tourism and fisheries, and the challenges posed by constrained financial and institutional resources, the country faces heightened vulnerability to climate risks and could encounter limitations in fully and effectively strengthening its adaptive capacity. As a Small Island Development State (SIDS), availability of land is limited. This constrains, options for relocation. But large-scale protective infrastructure across all the inhabited low-lying islands would come at an exorbitant and unsustainable cost.

7. Currently, the most prevalent adaptation measures are land reclamation and hard/gray coastal protection infrastructure. While reclamation can address the SLR to a certain extent, it can also exacerbate vulnerabilities. The need for NbS in adaptation is vital to ensure long-term sustainability and protection. The Maldives' national climate change policies and strategies, such as the 2025 Third Nationally Determined Contributions (NDC 3.0), Maldives Climate Change Policy Framework (MCCPF), and in-development National Adaptation Plan (NAP), focus on enhancing climate-resilient infrastructure, water security, strengthening policy and planning for resilient urban development and planning as well as community centered eco-system-based adaptation integrated into traditional practices, for the restoration and upgrading of existing infrastructure[5].

Water Security Challenges

8. In the low-lying coral islands of the Maldives, the only natural freshwater resource is a groundwater aquifer which consists of a thin freshwater lens that floats above a dense saline water layer. These lenses are highly sensitive to sea-level rise, saltwater intrusion, storm surges, as well as long droughts, seepage from poor sewerage systems and over-extraction.

9. Freshwater scarcity is a critical challenge that is further exacerbated by climate change impacts. Saltwater intrusion into groundwater, irregular rainfall, and droughts compromise freshwater availability on many islands. Coral reef degradation, loss of vegetation and land reclamation have also worsened saltwater intrusion, affecting both drinking water and agriculture. Rainwater harvesting mechanisms are deployed but are often insufficient with changes in rainfall patterns and extended dry periods or poor maintenance. Climate-resilient infrastructure and integrated water resource management systems are critical to ensure water security and sustainable access to safe water.

10. The Maldives has introduced desalinated water systems to address freshwater needs. However, these solutions remain economically and environmentally unsustainable, as often these systems rely on imported fossil fuels. Moving towards low-carbon solutions, Rainwater Harvesting Systems (RHS) are recognized as a feasible option and a traditional practice in the Maldives. However, recent studies show that the existing water storage capacity is insufficient to meet demand on some islands. Ensuring island-wide water security requires hybrid water supply mechanisms to enhance the distribution to households/ public buildings. Safe harvesting practices and monitoring mechanisms are also essential to maintain rainwater quality[6].

[5] Rising to the climate challenge: How the Maldives can thrive in a warming world

[6] Ministry of Climate Change, Environment and Energy, 2024, The Maldives' First Biennial Transparency Report to the United Nations Framework Convention on Climate Change

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Climate Adaptation Rationale

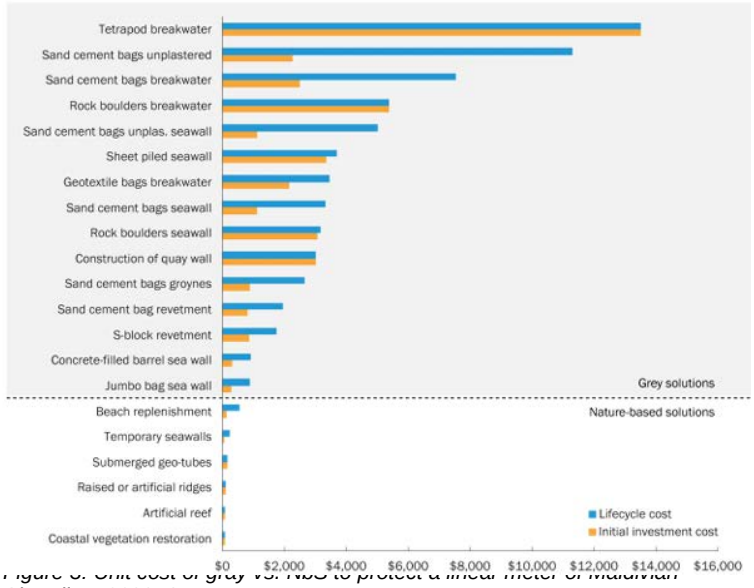


Figure 3: Unit cost of gray vs. NbS to protect a linear meter of Maldivian Shoreline, 2022. Source: https://www.environment.gov.mv/v2/en/download/13712.

11. Without adaptation, coastal flooding could damage up to 3.3% of total assets by 2050, during typical 10-year floods; for rare, more intense events, damage to natural assets could reach up to 3.8% (for century-level floods) and 4.4% (for millennium-level floods). The annual expected damages amount to around USD200 million depending on critically existing flood protection standards.

12. The Government's targeted financing requirements for complete climate change adaptation to SLR and flooding alone range between USD2 billion and USD4 billion considering full protection for all inhabited islands with the most ambitious hard engineering measures coupled with NbS. Given the magnitude of these costs and the persistent exposure of some islands, significant residual impacts are likely, underscoring the importance of accessing financial and technical assistance to address these cascading economic, social, and ecosystem losses and damages.

Focus of the proposal



Figure 4 Map of Gaafu Dhaalu Atoll (Southern Huvadhoo Atoll)

13. This project aims to implement NbS solutions to boost resilience and lessen human and ecosystem vulnerability to climate change effects and extreme weather events, mainly sea erosion and flooding. It also aims to improve social resilience and enhance the adaptive capacity of national and city institutions while addressing climate induced service delivery challenges. Special emphasis will be placed on tackling threats to water security and infrastructural challenges and increasing institutional capacity in the project focus area, i.e. Gaafu Dhaalu Atoll (Figure 4) with ten (10) inhabited islands.

14. Madlives' Urban Development Act has identified metropolitan areas, urban regions and urban centers based on the population thresholds. As per the classification and delineation of urban areas, the Southern Integrated Development Zone encompassing Gaafu Dhaalu Atoll, will be a core urban hub[7] which requires increased climate adaptive capacity for long-term sustainability. As the country faces complex challenges of geographic dispersion, shrinking population in remote islands, and increasing migration pressures in the capital region, it has become critical to develop sustainable and resilient urban centres outside the capital Malé. More than 60% of the population currently resides in 187 inhabited islands, many with very small populations placing a significant challenge on equitable service delivery and a fiscal burden on the State. In the same context, rapid urbanization continues to push the capital region beyond its carry capacity. Promoting habitation across many islands will accelerate biodiversity loss because of their small size and environmental sensitivity. The Government's strategy is to concentrate on islands which have more adaptive potential for habitation while protecting biodiversity. Complete

[7] Ministry of Finance and Planning

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protection of all inhabited islands would cost approximately USD 8.8 billion[8] which is unsustainable.

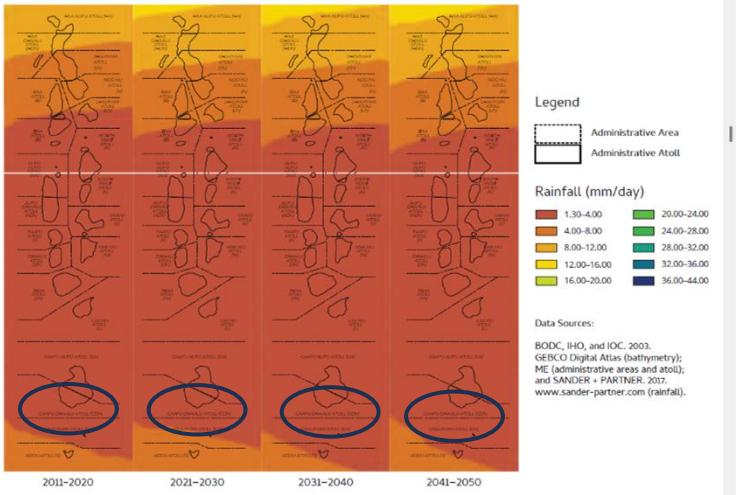


Figure 5: Rainfall Data. Source- www.sander-partner.com

15. The Project location was identified based on series of consultations held with Ministry of Construction Housing and Infrastructure (MoCHI), Ministry of Tourism and Environment (MoTE), Ministry of Finance and Planning (MoFP), Ministry of Foreign Affairs, (MoFA), key private partners, local authorities, Womens Development Committee (WDC) and communities. On 14 April it is noted with a Cabinet reshuffle Ministries have been renamed – the change is reflected in the Concept Note with MoCHI now the Ministry of Infrastructure, Housing and Urban Development (MoIHUD), MoTE now Ministry of Climate Change, Environment and Energy (MoCCEE) and MoFP now Ministry of Finance and Public Enterprises (MoFPE)[9] - the former two ministries are both identified as Executing Entities (EE) and the name change has been accordingly reflected in the cover page. Gaafu Dhaalu Atoll consists of 153 islands of which only 10 islands are inhabited. Faresmaathodaa (852 residents), Fiyoari (637), Gahdhoo (1414), Hoadehdhoo (855), Madaveli (1219), Nadellaa (581), Rathafandhoo (431), Thinadhoo (8128), Vaadhoo (516)[10]. The identification of target islands within the Gaafu Dhaalu Atoll was guided by criteria including ecological vulnerability, adaptive capacity, demographic factors such as population and density, government prioritization aligned with development plans, and extensive stakeholder consultations.

16. The Gaafu Dhaalu Atoll is expected to face more frequent and intense multi-hazards, including stronger winds and more intense, extreme rainfall events, which contribute to coastal flooding. The total annual precipitation is likely to increase countrywide including Gaafu Dhaalu Atoll and will likely be impacted more by sea level anomaly under future climate scenarios.

17. Exceptional stakeholder collaboration was observed during consultations. They recognized that the project supports policy initiatives to mainstream NbS actions and emphasizes a community-based approach. This approach involves engaging with the most vulnerable groups, such as women, youth, persons with disabilities (PwDs), and low-income communities, to assess their main vulnerabilities through collaborative efforts and to create climate-adaptive assets that enhance resilience.

Gdh. Thinadhoo

18. Gdh. Thinadhoo, the capital of Gaafu Dhaalu Atoll lies approximately 410km from Male City[11]. With around 8128, 48% are female as per 2022 statistics (the population is approximately 10,000 as of 2026). The total youth population in the Island attributes to 30% of the total population while 59% of this are female[12]. The population density is 3800 per square kilometer[13] which is the highest within Gaafu Dhaalu Atoll. As the administrative capital, Thinadhoo serves as a socio-economic hub for both Gaafu Dhaalu Atoll and Gaafu Alif Atolls. High



Figure 6:Gdh Thinadhoo. Source: Google maps

[8] Ministry of Environment and Energy 2016, Second National Communication of Maldives, Maldives
[9] https://presidency.gov.mv/Press/Article/36471
[10] City Population 2022, Gaafu Dhaal Atoll, Island Population
[11] https://www.environment.gov.mv/v2/wp-content/files/publications/20220323-pub-dirva-thinadhoo.pdf
[12] Maldives Bureau of Statistics, 2024, Residential Population by Island, Maldives.
[13] Maldives Bureau of Statistics, 2024, Population Density by Island, Maldives

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human mobility from neighboring other islands seeking in particular education, healthcare, employment and commercial activities is seen[14]. Thinadhoo is also a hub for food exports[15]. Significant land reclamation in the 1980's, led to the loss of the Island's wetlands and mangroves.



Figure7: Flooded Roads. Source: Ministry of Tourism and Environment



Figure 8: Coastal Erosion. Source: Ministry of Tourism



Figure 9: Floods 07 December 2025 Source: GDR Thinadhoo City Council

19. Households in Gdh Thinadhoo are not fully resilient to climate change. Existing climate vulnerability assessments imply that Gdh Thinadhoo encounters significant susceptibility to rainwater flooding (Figures 7 and 9), a condition sustained by the absence of effective drainage infrastructure and insufficient climate resilient design. Drainage systems exist mainly along roads, while relying heavily on surface runoff. Despite upgrading in the last decade, the existing infrastructure lacks capacity to manage extreme weather events, thereby causing localized flooding during heavy rainfall[16]. In October and December 2025, Thinadhoo experienced the highest rainfall with floods impacting several areas including 10% of households, the regional hospital and inundating the water treatment plants[17]. The Thinadhoo Council has consistently extended assistance with temporary flood management measures such as sandbags, as well as providing financial grants to households impacted by recurrent rain-induced flooding. The Council also relies on seven pump stations to mitigate floods, but these are financially and environmentally costly, raising emission levels and deepening the Island's ecological challenges. Municipal service institutions, particularly the regional hospital, have historically been inundated during periods of rainfall, thereby exposing vulnerable populations such as patients to hazardous flood conditions and vector borne disease.

20. Like the populations on other islands, residents of Gdh. Thinadhoo are also exposed to higher heat indices that aggravate the risk of heat stress, manifesting in symptoms such as headaches, dizziness, dehydration, and numerous health complications. Existing roads in the Island are either asphalt or paved, with little to no greening on either side, contributing to the increasing heat island effect. Many internal roads in older residential areas are also narrow, resulting in constrained space for air circulation, further trapping heat[18]. The increase in temperature, a warmer climate and longer dry spells make the island inhospitable for most vegetation. This causes more water shortages and a considerable decrease in agricultural productivity. Communities also face a serious risk of losing their daily livelihoods.

21. Similar to many Maldivian islands, Gdh Thinadhoo experiences significant groundwater pollution due to sewage and wastewater contamination especially in the reclaimed parts of the island where water quality in wells are poor, limiting its suitability as a source of drinking water and residents are compelled to rely on desalination based Reverse Osmosis (RO) water plants operated by a government owned corporation with high operational and maintenance costs. Given the increasing demand versus the capacity, the system is vulnerable to frequent breakdowns during peak usage[19]. Coastal erosion (Figure 8) causes not only the loss of land and flood damage (eg: the collapse of houses and infrastructures), but also the increase of vulnerability to climate hazards. Use of substandard construction materials in housing reduces resilience to extreme weather events, thereby heightening vulnerability among women, PwD, older persons and children, who are disproportionately

[14] https://www.environment.gov.mv/v2/wp-content/files/publications/20220323-pub-dirva-thinadhoo.pdf
[15] https://www.environment.gov.mv/v2/wp-content/files/publications/20220323-pub-dirva-thinadhoo.pdf
[16] Riyan
[17] Heavy rainfall triggers flooding across GDh. Thinadhoo | Atoll Times
[18] Gdh. Thinadhoo Island Profile and Infrastructure Needs- Riyan (PVT) Ltd.
[19] Gdh. Thinadhoo Island Profile and Infrastructure Needs- Riyan (PVT) Ltd.

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affected due to the greater time period they spend within their homes.

Table 1 Summary of target locations and vulnerabilities

Location	Critical infrastructures	Community	Climate hazards	Underlying vulnerability
Gdh. Thinadhoo	1 Regional Hospital, 8 schools (5 preschools, 2 primary school and 1 secondary school), 1 university, coastal protection structures, powerhouse, water plant, pumping stations, religious centres, regional port	Densely populated urban island; administrative hub serving nearby atolls	Coastal erosion, storm surges, heavy rainfall flooding, strong winds and heat stress	High population density, pressure on water resources, settlement close to eroding coastline, damage to community infrastructure and housing, potential for urban heat island, land use planning limitations with reduced urban green spaces

Initial Gender Analysis

Women's roles and vulnerabilities:

22. Women constitute approximately 48% of the total population of Gdh. Thinadhoo, of this the female youth (18Y-35Y) account for nearly 59% of the island's youth population, while females above 65 account for 3% and female PwD account for 1.7%[20]. In terms of education, the annual school enrollment rates have recorded an overall average of 51.2% M and 48.8% F[21]. The trend of enrollment rate across primary to secondary schooling enrollment in the island show that although there is gender balance in enrollment across primary grades, but female student enrollment rates gradually reduce during grades 4-10 with the sharpest decline in grades 11 and 12. This drop is consistent with broader national trends in the Maldives outside of the Greater Malé region, where students often migrate to Malé for higher studies, enter the workforce directly, or transition into vocational training centers after finishing their O-Levels (Grade 10).

23. Significant gender disparities persist in labour force participation and economic opportunities. Census and Island level indicator data show that, only 42.1% of the female population participates in the labour force, compared to over 77% of men[22]. This indicates that 57.9% of women remain economically inactive, largely due to unpaid domestic and caregiving responsibilities. Women are therefore more likely to remain within residential areas during flood events, prolonged heat exposure and periods of water scarcity, increasing their direct exposure to climate-related risks. Data on women aged 18-35Y have also recorded higher NEET rates (Not in Education, Employment, or Training-NEET) of 42.6[23], representing reduced access to livelihood opportunities and technical skills required for economic resilience especially during climate induced hazards. These socio-economic inequalities reduce adaptive capacity while increasing dependence on public infrastructure and essential services that are highly vulnerable to climate-induced flooding and disruption.

Distinct Roles, Capacities, and Knowledge Resources:

24. Consultations undertaken with the Thinadhoo City Council, WDC, local stakeholders and community surveys demonstrated that women and men experience climate risks differently because of their distinct social and economic roles. Men are predominantly engaged in fisheries, construction, transport, tourism and other outdoor occupations that are highly exposed to coastal erosion, strong winds and extreme weather events. Women are more commonly employed in education (75% Female teachers), health care, public administration, retail businesses and home-based enterprises, while many also undertake unpaid domestic and caregiving responsibilities.[24]. Consequently, women are disproportionately affected by disruptions to water supply, sanitation, and public services caused by flooding and heat stress. Consultations further highlighted that women possess considerable adaptive

20 Ministry of health, Family and Welfare- Policy Department
21 https://education.gov.mv/storage/files/statistics/1760857367051-2023-2024%20School%20Statistics.pdf
22 Island Level labour Force Indicator Sheet, 2022- https://statisticsmaldives.gov.mv/census-2022-island-and-atoll-level-indicator-sheets/
23 https://statisticsmaldives.gov.mv/census-2022-island-and-atoll-level-indicator-sheets/
24 WDC Consultations, 2026

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capacities and local knowledge that remain underutilized in formal climate planning. The WDC maintains well-established community networks across the Maldives and are often the first point of engagement with vulnerable households before and after climate-related emergencies. These institutional networks represent an important resource for promoting climate awareness, monitoring adaptation interventions, facilitating beneficiary selection and supporting long-term maintenance of community assets.

25. However, despite legal recognition within the City Council, consultations confirmed that the WDC continues to face limited financial resources, technical expertise and opportunities to participate in infrastructure planning and climate adaptation decision-making. WDC representatives indicated that approximately 5% of local council budgets are typically allocated to WDC activities, covering both operational costs and community programmes, limiting their ability to engage effectively in larger climate-resilient infrastructure initiatives. Strengthening the institutional capacity of WDCs and creating formal mechanisms for their participation in planning, implementation, monitoring and evaluation will therefore improve both the inclusiveness and sustainability of project interventions.

Gender-responsive Project Approach

26. The project adopts a gender-responsive and socially inclusive approach aligning with the AF ESP and UN-Habitat ESSS principles, that seeks not only to ensure equitable access to project benefits but also to strengthen women's leadership and decision-making throughout the adaptation process. The project will target 40%–50% active female participation and engagement, including youth, PwDs, older persons in vulnerability assessments, participatory infrastructure planning, community consultations, validation workshops, operation and maintenance planning, knowledge-sharing activities and community monitoring mechanisms.

27. Achievement of this target will be supported through practical implementation measures including targeted mobilization through WDC, scheduling activities at times convenient for women and caregivers, provision of accessible venues, childcare support during selected community consultations where appropriate, use of female facilitators where culturally appropriate, and continuous monitoring of participation through sex-disaggregated indicators. Annual gender performance reviews will enable adaptive management to identify participation gaps and introduce corrective measures where necessary, to ensure meaningful rather than nominal participation. Beyond participation, the project will strengthen women's technical capacities in climate-resilient infrastructure maintenance, ecosystem-based adaptation, urban greening, water resource management and community-based climate governance, thereby increasing women's leadership in local adaptation planning while creating new livelihood opportunities for women and youth.

Legal and Policy Context

28. Gender considerations within the project scope are guided by the Maldives Gender Equality Act (Law No. 18/2016)[25], which requires gender mainstreaming across state institutional frameworks and development programmes as well as the Decentralization Act (Law No.7/2010)[26], which establishes WDC as statutory institutions within local government. The project further aligns with the National Strategic Action Plan (2024-2029), MCCPF, the NDC 3.0 and the forthcoming NAP, all of which recognize the importance of inclusive and gender-responsive climate adaptation within the local island systems. Interventions have been designed considering island level socio-economic indicators and national level census data, further supplemented by City Council and WDC consultations and community needs surveys. During the full proposal development, this assessment will be expanded into a comprehensive Gender Assessment and Gender Action Plan in accordance with the AF Gender Policy and UN-Habitat Gender Equality Marker (GEM) methodology. Baseline indicators, sex-disaggregated monitoring data and gender-responsive outcome indicators will be developed to measure improvements in women's participation, leadership, access to adaptation benefits, technical capacity and livelihood opportunities throughout project implementation.

Project Focus

[25] https://maldives.unfpa.org/sites/default/files/pub-pdf/Gender%20Equality%20Act_0.pdf
26 https://trade.gov.mv/wp-content/uploads/2023/05/decentralization-act-7-2010.pdf

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29. Given the high exposure and vulnerability of coastal communities, the proposed project should focus on:

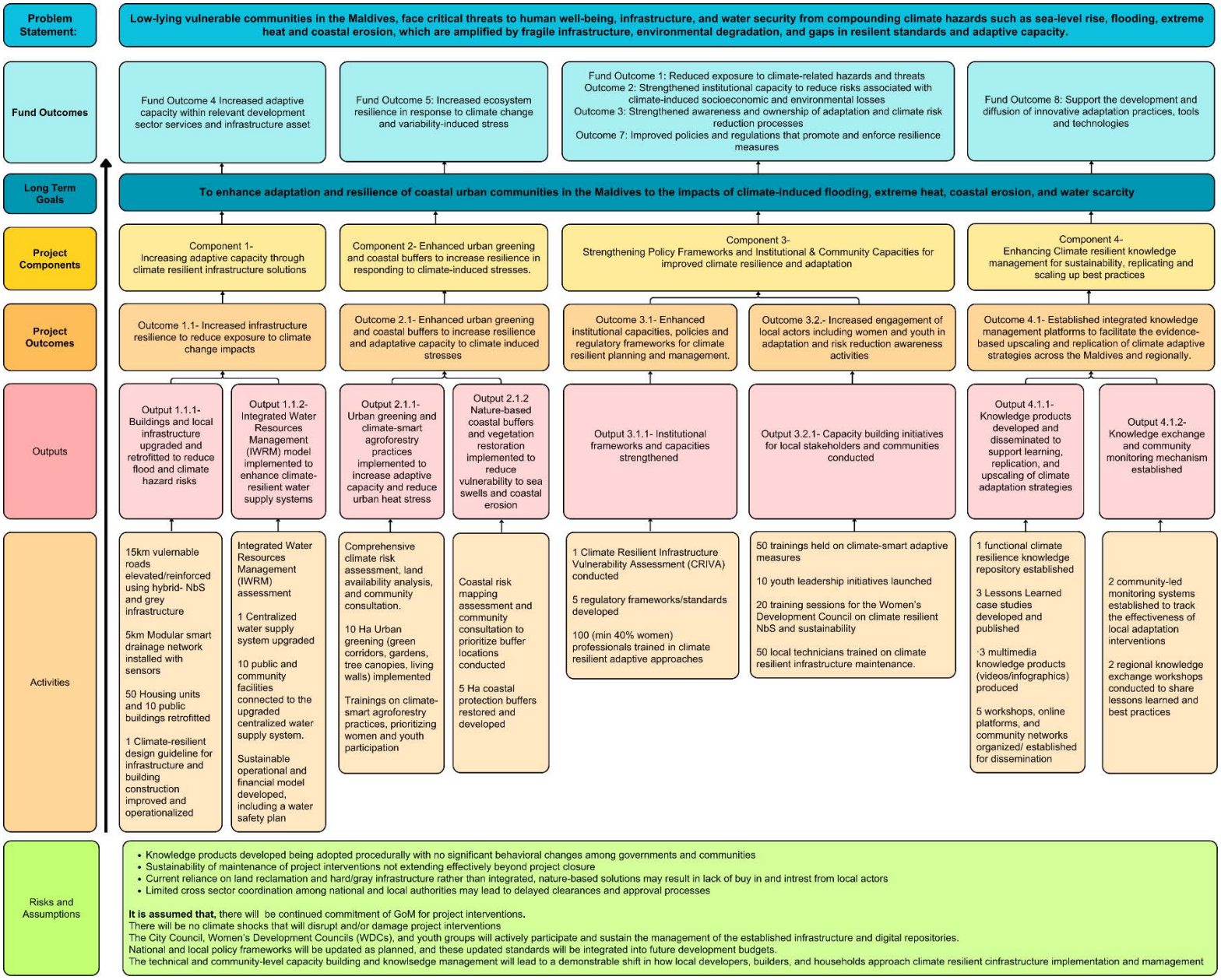
- Strengthening climate-resilient urban infrastructure through hybrid approaches that combine retrofitting and building with the integration of NbS particularly in the development of roads, and drainage networks to enhance stormwater management and reduce flood risks.
- Enhancing housing and public buildings' resilience to extreme weather through construction and retrofitting measures, including reinforced structural materials, and flood-proofing techniques, complemented by passive cooling strategies, such as NbS greening initiatives including rooftop and vertical greening to reduce heat stress especially for house-bound women, children, youth, older persons and PwDs.
- Conducting a Climate Resilient Infrastructure Vulnerability Assessment (CRIVA) using a participatory approach for Gdh. Thinadhoo, focusing on public buildings, roads and housing and developing atoll specific resilient and adaptive building codes for new developments, alongside technical guidelines for retrofitting and maintenance of existing structures to withstand sea-level rise and extreme weather events.
- Increase the water supply capacity by expanding and enhancing existing networks through an Integrated Water Resources Management (IWRM) model, including extension of desalination and rainwater harvesting systems, upgraded storage and distribution infrastructure, and monitoring systems to ensure improved and uninterrupted centralized treatment and distribution of freshwater supply amid saltwater intrusion and seasonal drought.
- Introduction of green corridors to reduce heat island effect integrating NbS such as vegetation/wetland restoration and green canopies with community management mechanisms as well as promotion of climate smart vertical agricultural systems to enhance local food security, economies, biodiversity and microclimate regulation.
- Strengthening coastal buffers through green infrastructure and NbS, such as and vegetative barriers to defend against sea swells, sea erosion and saltwater intrusion.
- Adaptive governance including policy and capacity building: Strengthening regulatory frameworks, building technical skills of government officials, WDCs, youth and local builders, introducing adaptive building codes for new developments and guidelines for retrofitting with community engagement to promote awareness, inclusive decision making, and ensure local ownership and long-term, sustainable and inclusive climate adaptation.
- Establishing platforms for dissemination of knowledge products developed through the project, such as climate resilient technical guidelines for infrastructure, urban greening and coastal protection, training materials and case studies for scalability, replication and adopting best practices at island, atoll, regional and national level.

Theory of Change

30. **If** climate-vulnerable island communities in the Maldives are supported with integrated NbS, climate-resilient infrastructure, and strengthened institutional and community capacities, **Then,** their exposure and sensitivity to climate-induced flooding, coastal erosion, heat stress, and water scarcity will be significantly reduced. In the short term, the project improves access to climate-resilient housing, public infrastructure and basic services, establishes green corridors and coastal green buffers, enabling policies, standards, and guidelines and increases community awareness and participation among women and youth. In the medium term, NbS are mainstreamed into urban infrastructure and planning, and national and local institutions demonstrate enhanced technical capacity to plan, implement, and maintain resilient urban systems. These changes lead to reduced climate-related losses, improved water security, healthier urban environments, and more inclusive, community-driven adaptation processes. Furthermore, interventions are scaled up and sustainably replicated in other islands and atolls through knowledge exchange of lessons learnt and best practices. Over the long term, strengthened institutions and empowered communities are better able to manage natural resources and respond to climate and disaster risks sustainably. As a result, island communities across the Maldives achieve enhanced socio-economic resilience, reduced disaster impacts, and inclusive, climate-resilient development aligned with national priorities and global frameworks.

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Theory of Change



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Project/Programme Objectives:

31. The overall objective is to enhance adaptation and resilience of coastal urban communities in the Maldives to the impacts of climate-induced flooding, extreme heat, coastal erosion, and water scarcity.

32. Specific Objectives:

- Implement integrated, climate-resilient urban infrastructure and housing systems that reduce flood risks while strengthening water security through integrated water resources management.
- Promote vegetation restoration to reduce heat island effect and coastal erosions through establishing green corridors, combining passive cooling systems, across residential and public areas and strengthening of natural coastal buffers.
- Strengthen national and local policies, climate resilient design codes and regulatory frameworks for critical infrastructure and private sector adaptive development and build institutional and community capacities across vulnerable Maldivian islands.

Project/Programme Components and Financing:

33. The project is organized under 4 strategic components:

1. Increasing adaptive capacity through climate resilient infrastructure
2. Enhanced urban greening and coastal buffers to increase resilience in responding to climate induced stresses.
3. Strengthening policy frameworks and institutional & community capacities for improved climate resilience and adaptive capacities
4. Enhancing climate resilient knowledge management for sustainability, replicating and scaling up best practices

Table 2: Project Components and Financing

Project /Programme Components	Expected Concrete Outputs	Expected Outcomes	Amount (US$)
Component 1 Increasing adaptive capacity through climate resilient infrastructure solutions *(Adaptation Fund Outcome 4 Increased adaptive capacity within relevant development sector services and infrastructure asset)*	Output 1.1.1- Buildings and local infrastructure upgraded and retrofitted to reduce flood and climate hazard risks Targets: ● 15 km of roads elevated/reinforced using hybrid NbS and grey infrastructure ● 5 km of modular smart drainage network installed with smart sensors ● 50 Numbers of housing units and 10 public buildings retrofitted ● 1 climate-resilient design guideline for infrastructure and building construction improved and operationalized	Outcome 1.1 Increased infrastructure resilience to reduce exposure to climate change impacts	7,550,000
	Output 1.1.2- Integrated Water Resources Management (IWRM) model implemented to enhance climate-resilient water supply systems		3,682,028

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	Targets: ● 1 IWRM assessment completed ● 1 centralized water supply system upgraded ● At least 10 public and community facilities connected to the upgraded centralized water supply system. ● 1 sustainable operational and financial model developed, including a water safety plan		
Component 2 Enhanced urban greening and coastal buffers to increase resilience in responding to climate-induced stresses. *(Adaptation fund Outcome 5: Increased ecosystem resilience in response to climate change and variability-induced stress)*	Output 2.1.1- Urban greening and climate-smart agroforestry practices implemented to increase adaptive capacity and reduce urban heat stress Targets: ● 1 comprehensive climate risk assessment, land availability analysis, and community consultation completed ● 10 Ha urban greening (corridors, gardens, tree canopies, living walls) implemented ● 200 families trained and supported in climate-smart agroforestry practices, prioritizing women and youth participation	Outcome 2.1 Enhanced urban greening and coastal buffers to increase resilience and adaptative capacity to climate induced stresses	1,300,000
	Output 2.1.2 Nature-based coastal buffers and vegetation restoration implemented to reduce vulnerability to sea swells and coastal erosion Targets: ● 1 coastal risk mapping assessment and community consultation to prioritize buffer locations conducted ● 5 Ha coastal protection buffers restored and developed		700,000
Component 3 Strengthening Policy Frameworks and Institutional & Community Capacities for improved climate resilience and adaptation (*Adaptation Fund Outcome 1: Reduced exposure to climate-related hazards and threats Outcome 7: Improved policies and regulations that promote and enforce resilience measures Outcome 2: Strengthened institutional capacity to reduce risks associated with climate-induced socioeconomic and environmental losses Outcome 3: Strengthened awareness and ownership of adaptation and climate risk reduction processes)*	Output 3.1.1- Institutional frameworks and capacities strengthened Targets: ● 1 Climate Resilient Infrastructure Vulnerability Assessment (CRIVA) conducted ● 5 regulatory frameworks/standards developed ● 100 (min 40% women) professionals trained in climate resilient adaptive approaches	Outcome 3.1. Enhanced institutional capacities, policies and regulatory frameworks for climate resilient planning and management.	1,300,000
	Output 3.2.1- Capacity building initiatives for local stakeholders and communities conducted Targets: ● 50 trainings held on climate-smart adaptive measures ● 10 youth leadership initiatives launched ● 20 training sessions for the WDC on climate resilient NbS and sustainability ● 50 local technicians trained on climate resilient infrastructure maintenance.	Outcome 3.2. Increased engagement of local actors including women and youth in adaptation and risk reduction awareness activities	1,370,000

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Component 4: Enhancing climate resilient knowledge management for sustainability, replicating and scaling up best practices *Outcome 3: Strengthened awareness and ownership of adaptation and climate risk reduction processes)*	Output 4.1.1- Knowledge products developed and disseminated to support learning, replication, and upscaling of climate adaptation strategies Targets: ● 1 functional climate resilience knowledge repository established ● 3 Lessons Learned case studies developed and published ● 3 multimedia knowledge products (videos/infographics) produced ● Disseminate all knowledge products through at least 5 workshops, online platforms, and community networks and promote climate change/disaster resilience in local development plans	Outcome 4.1 Established integrated knowledge management platforms to facilitate the evidence-based upscaling and replication of climate adaptive strategies across the Maldives and regionally.	510,000
	Output 4.1.2- Knowledge exchange and community monitoring mechanism established Targets: ● 2 community-led monitoring systems established to track the effectiveness of local adaptation interventions ● 2 regional knowledge exchange workshops conducted to share lessons learned and best practices		270,000
6. Project/Programme Execution cost			1,751,152
7. Total Project/Programme Cost			18,433,180
8. Project/Programme Cycle Management Fee charged by the Implementing Entity (if applicable)			1,566,820
Amount of Financing Requested			20,000,000

Projected Calendar:

Table 3: Tentative Project Calendar

Milestones	Expected Dates
Start of Project/Programme Implementation	June 2027
Mid-term Review (if planned)	December 2028
Project/Programme Closing	December 2030
Terminal Evaluation	September 2031

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PART II: PROJECT / PROGRAMME JUSTIFICATION

A. Project/Programme Components

Component 1 (C1): Increasing adaptive capacity through climate resilient infrastructure solutions

34. Given the low-lying topography of Maldives, communities face significant climate challenges. Urban flooding and ineffective drainage compromise health, mobility, safety, and economic activities. Traditional grey infrastructure alone is insufficient under changing climate patterns. Although basic infrastructure such as stormwater drains has been upgraded in the past, localized flooding persists. Integrating NbS with climate-resilient road and smart drainage solutions will reduce flood risks while providing co-benefits such as urban cooling, groundwater recharge and reduce maintenance and health costs. The objective of this component is to implement climate-resilient infrastructure upgrades including flood-resistant drainage and road systems. Furthermore, this component will focus on increasing housing resilience through retrofitting to ensure resilience against climate-induced hazards in Gdh. Thinadhoo. The outcome is to achieve increased infrastructure resilience to reduce exposure to climate change impacts.

Outputs and Activities

35. Output 1.1.1. Buildings and local infrastructure upgraded and retrofitted to reduce flood and climate hazard risks

This output ensures that the adaptive capacities of buildings and local infrastructure to climate change impacts are upgraded and increased to be more resilient. Through this output, identified vulnerable infrastructure such as roads, drainage systems, houses and public buildings will be upgraded with climate responsive approaches. This will include elevating roads in low lying flood prone areas, incorporating smart modular drainage systems to manage stormwater runoff and discharge, and retrofitting impacted houses and public buildings to adapt to increasing flood risks. Furthermore, guidelines for climate resilience in infrastructure design and implementation will be developed, operationalized simplified for wider dissemination.

36. The activities under output 1.1.1 include:

- Re-engineer, elevate, and reinforce 15 km of critical island roads utilizing integrated hybrid NbS climate-resilient infrastructure elements to minimize surface flooding and runoff.
- Upgrade 5km of existing drains by installing a modular smart drainage network embedded with real-time smart sensors to track and manage flash flood events.
- Formulate and operationalize a comprehensive climate-resilient design guideline for local infrastructure and building construction to mandate climate-proof engineering standards to prevent maladaptation.
- Design and retrofit 50 selected vulnerable housing units and 10 public buildings to increase structural resilience against climate induced hazards.

37. Output 1.1.2- IWRM model implemented to enhance climate-resilient water supply systems

The island's main water supply system relies on a centralized desalination plant, which runs on high operational and maintenance costs. With an increase in demand due to high urbanization in the last few years, frequent breakdowns have been disrupting the supply. This output aims to create an integrated model that connects existing decentralized rainwater harvesting systems from public buildings to the centralized plant, through upgrading and expanding existing networks. Furthermore, stormwater drainage systems will also be incorporated in the model. This will ensure uninterrupted water supply, relying on harvested rainwater during wet seasons, and desalinated water during dry periods.

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38. The activities under output 1.1.2 include:

- Conduct a detailed technical assessment to establish the base parameters for an IWRM model including rainwater harvesting, groundwater recharge and RO plants, tailored to context specific requirements.
- Re-engineer, expand, and upgrade the infrastructure of the existing centralized water supply system to ensure continuous distribution capacity during climate-induced hazards.
- Expand and upgrade existing rainwater harvesting networks in 10 public/institutional buildings and establish active connections to the centralized treatment plant.
- Develop and implement 1 sustainable long-term operational and financial model alongside a localized water safety plan to govern water quality and recovery costs.

39. Investments under Component 1 are largely concrete adaptive actions to increase sustainable resilient infrastructure contributing not only to reduce climate induced damage but also to increase the living conditions of people avoiding disruptions to their lives and livelihoods.

Component 2 (C2): Enhanced urban greening and coastal buffers to increase resilience in responding to climate induced stresses.

40. Enhancing urban greening and safeguarding natural resources through better management goes beyond setting up good practices in climate adaptation. It is essential for building long-term resilience against climate variability and change. Given the multiple reclamations carried out in the island resulting in the significant loss of wetlands and mangroves, the island has scarce vegetation[27]. This has exposed the communities to high temperatures with increasing built up area. Furthermore, increased susceptibility to coastal erosion is a growing threat given the degradation of natural coastal buffers due to the island's extent of reclaimed land[28]. Gdh. Thinadhoo thereby lacks comprehensive sustainable ecosystem management which results in continuous climate induced disasters. The need for community owned, locally adapted response mechanisms is highlighted in many of the consultations. The outcome of this component is to achieve enhanced urban greening and coastal buffers to increase resilience and adaptative capacity to climate induced stresses. The outcome will have two outputs addressing climate impacts related to heat stress and coastal erosion.

Outputs and Activities

41. Output 2.1.1- Urban greening and climate-smart agroforestry practices implemented to increase adaptive capacity and reduce urban heat stress

This output focuses on increasing the island community's adaptive capacity to extreme temperatures. With significant loss of the island's wetland and mangrove ecosystems due to extensive reclamation in the 1980's, coupled with the increasing urbanization, heat stress has increased in the island. Through this output, urban greening mechanisms such as vegetation corridors, urban gardens and interventions for passive cooling will be introduced. Furthermore, although agriculture is one of the livelihoods in the island, the spatial constraints and the lack of investment in the sector have limited the industry to small scale practices. Therefore, integrating climate smart vertical farming and agroforestry practices to enhance passive cooling strategies while increasing livelihoods of women and youth will also be addressed under this output.

42. The activities under output 2.1.1 include:

- Conduct a comprehensive climate risk assessment and land availability analysis through inclusive community consultation sessions to designate spatial zones for green interventions.
- Establish, plant, and manage 10 hectares of urban green corridors and community agroforestry gardens using native, climate resilient plant species to counter urban heat stresses.
- Design and conduct localized trainings for climate smart vertical farming and agroforestry practices to promote and enhance livelihoods targeting women and youth in 200 families.

43. Output 2.1.2- Nature-based coastal buffers and vegetation restoration implemented to reduce vulnerability to sea swells and coastal erosion

[27] https://www.environment.gov.mv/v2/wp-content/files/publications/20220323-pub-dirva-thinadhoo.pdf

[28] https://www.environment.gov.mv/v2/wp-content/files/publications/20220323-pub-dirva-thinadhoo.pdf

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Although coastal protection measures have been carried out, the island continues to experience erosion and sea swells. Building on the lessons learnt through a previous pilot initiative on soft coastal protection measures implemented under the Integrating Climate Change Risks into Resilient Island Planning in the Maldives (ICCRRIP) project by the Ministry of Environment and Energy (MEE) in 2015[29], this output will increase coastal protection in other areas of the island.

44. The activities under output 2.1.2 include:

- Conduct a comprehensive coastal risk mapping assessment to prioritize vulnerable coastal buffer locations through geospatial mapping and participatory community consultations.
- Restore and stabilize 5 hectares coastal protection buffers in high-risk priority areas through vegetation restoration and soft coastal measures to increase resilience to sea swells, sea erosion and saltwater intrusion

45. Robust community engagement including women and youth, anchored within local government work plans, is anticipated from the outset of these activities to ensure effective implementation and sustainability of investment. All activities will follow environmental monitoring protocols, reviewed by MoFA, MoFPE, and local environmental experts.

Component 3 (C3): Strengthening Policy Frameworks and Institutional & Community Capacities for improved climate resilience and adaptation

46. Sustainable adaptation requires an enabling environment including strong policies, frameworks, standards, and institutional capacity. Engagement of local actors, especially communities, ensures that adaptation measures are inclusive and locally relevant. Conducting vulnerability and baseline assessments, is designed to incorporate wide-ranging stakeholder engagement, using globally tested assessment tools with active participation from communities, and will be guided by an evidence-based methodology. Strengthening regulatory frameworks and knowledge sharing enhances long-term resilience and scalability of NbS interventions. The project should also focus on empowering national institutions, local authorities, and communities including women and youth with the knowledge and skills needed to implement, maintain, and advocate for climate-resilient infrastructure. The two outcomes under this component will look at 3.1. Enhanced institutional capacities, policies and regulatory frameworks for climate resilient planning and management and 3.2. Increased engagement of local actors including women and youth in adaptation and risk reduction awareness activities.

Outputs and Activities

47. Output 3.1.1- Institutional frameworks and capacities strengthened

This output strengthens the institutional capacity of government's policies, policy frameworks and regulatory mechanisms in planning, designing and implementing climate resilient infrastructure in the island. This output will benefit the national, regional and local level decision makers, planners, policymakers, and technical officers. Strengthening of infrastructure policy and regulatory frameworks, ensures that development decisions consider the need for long term resilience to withstand climate hazards and vulnerabilities, while capacitating the officials will ensure sustainability and ownership of climate resilient planning across all project interventions. Furthermore, the island specific vulnerability assessment on climate resilient infrastructure which will be developed for Thinadhoo will serve as a guidance document for other islands in Gaafu Dhaalu as well as in other atolls/economic hubs.

48. The activities under output 3.1.1 include:

- Conduct a Climate Resilient Infrastructure Vulnerability Assessment (CRIVA) for public infrastructure (roads, buildings, housing) against current and future hazards and develop gender-responsive, community-led resilient engineering designs for municipal infrastructure.
- Develop and validate five (5) climate-resilient regulatory frameworks, standards, and technical design guidelines covering, climate-resilient building codes and retrofitting, island-level land use and urban planning, water security and integrated supply regulations, NbS for coastal protection, and disaster risk reduction, operation, maintenance, and financing

[29] https://www.riyan.com.mv/projects/designing-of-soft-coastal-measures-in-gdh-thinadhoo-and-hdh-kulhudhufushi

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- Conduct capacity building trainings for 100 public officials and technical staff, targeting 40% women, on climate-adaptive infrastructure guidelines, and institutionalization of knowledge transfer through stakeholder dissemination and public-access repositories

49. Output 3.2.1- Capacity building initiatives for local stakeholders and communities conducted

This output creates empowerment at the community level, with local actors and community members especially women and youth being capacitated on climate responsive adaptive measures. Women will be capacitated through the existing WDC of Gdh. Thinadhoo on climate resilient NbS, while the youth population will be empowered by the establishment of youth climate leadership initiatives, creating avenues for the future generations to partake and contribute to decision making. Furthermore, local technicians in the construction industry will be capacitated on maintenance and monitoring of climate resilient infrastructure.

50. The activities under output 3.2.1 include:

- Conduct 50 Training sessions on climate-smart adaptive measures targeting agriculture and urban greening for local authorities and communities targeting 1250 beneficiaries
- Mobilize, and launch 10 Youth Climate Leadership Initiatives, to create formal pathways for 500 youth to contribute directly to local climate hazard decision-making.
- Design and facilitate 20 specialized training seminars through the WDCs to actively engage and empower women in sustaining climate-resilient NbS at the local level.
- Conduct practical and technical field-workshops to upskill 50 local construction technicians on monitoring, maintenance, and repair of climate-resilient infrastructure assets.

Component 4: Enhance Climate-resilient knowledge management platform for sustainability, replicating and scaling up best practices

51. Component 4 focuses on ensuring that the technical innovations and climate adaptation strategies and frameworks developed and implemented in Gdh. Thinadhoo are systematically captured, shared effectively and archived. By transforming project experiences into accessible knowledge products, the outcome of this component is to create a blueprint for climate resilience and adaptation by establishing an integrated knowledge management platform to facilitate the evidence-based upscaling and replication of climate adaptive strategies across the Maldives and regionally. By creating formal structures for knowledge storage and peer-to-peer exchange, the project moves beyond a single-island intervention to become a catalyst for climate-resilient planning across the Maldives and regionally.

Outputs and Activities

52. Output 4.1.1- Knowledge products developed and disseminated to support learning, replication, and upscaling of climate adaptation strategies.

This output will enable knowledge management of the project's lessons, through the development of a digital repository hosted by the city level, to create ownership of the guidelines, standards and publications. Furthermore, engagement of communities through youth leadership initiatives and capacity development of Women's Development Councils will allow for effective monitoring, reporting and dissemination of information on climate hazards that will further enhance sustainability and local resilience. Furthermore, case studies on lessons learnt, multimedia productions and regional exchange workshops will enhance efficient knowledge management. It seeks to bridge the gap between technical data and community awareness, ensuring that both local authorities and the general public have the tools to maintain and scale up adaptation efforts.

53. The activities under output 4.1.1 include:

- Establish and launch a centralized functional climate resilient knowledge and data repository at the Thinadhoo City Council to host island-specific technical data, climate-resilient infrastructure guidelines/ standards, developed through the project, to ensure data accessibility for future local development and bridge the current data gaps.
- Publish and disseminate three (3) case studies showcasing project implementation insights and focusing on the operational successes and challenges of integrating NbS with grey infrastructure,

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water management, and urban greening to establish a practical replication roadmap for future atoll-scale adaptation initiatives.

- Produce three (3) multimedia knowledge products including short videos and infographics, and translate into Dhivehi, to simplify complex adaptation concepts and share success stories with other islands throughout the Gaafu Dhaalu Atoll.
- Present and disseminate all knowledge products through online platforms, community networks and five (5) regional knowledge sharing workshops to promote climate change/disaster resilience in local development plans

54. Output 4.1.2- Knowledge exchange and community monitoring mechanism established

This output shifts from static products to active engagement. It focuses on community driven systems for monitoring and the physical exchange of ideas to ensure that adaptation is a social process supported by local leadership. Given that WDC is attached to each city council across the islands in the Maldives, monitoring and information dissemination systems could be easily adopted across islands. Interregional dialogues also enable visibility for good practices and buy in at high levels to enhance replication. This will enable tracking of climate and social resilience data and the creation of feedback loops that ensure the last-mile link and enable communities and authorities to learn about emerging climate hazards, which could also be replicated across other islands, through interregional knowledge exchange.

55. The activities under output 4.1.2 include:

- Design and develop two (2) community-led monitoring, early warning and reporting systems with WDC and youth-led initiatives.
- Organize and facilitate two (2) regional exchange workshops for trained government officials and technical leads to establish a regional network to transfer and replicate climate-adaptive strategies, data insights, and best practices.

B. Economic, Social and Environmental Benefits.

56. The project provides a holistic resilience approach for Gdh. Thinadhoo, a vital regional hub serving both the Gaafu Dhaalu and Gaafu Alif Atoll's. With a resident population of approximately 10,000 and a monthly transient population of approximately 2,000 for socio-economic needs, the island's susceptibility to flooding and sea swells threatens regional food security and essential services. By integrating NbS with climate resilient infrastructure, the project ensures that Thinadhoo's role as a regional hub is safeguarded against escalating climate risks. While initial vulnerability screenings targeted households in the lowest-lying zones[30], targeting those directly exposed to multi-hazard climate vulnerabilities, structural flood heights, and fragile drainage/water infrastructure, further technical consultations conducted with the Thinadhoo City Council and WDCs have verified that the entire island population of Gdh. Thinadhoo (10,000 residents; 48% Female / 52% Male- as of Council data 2026) constitutes as direct beneficiaries under this project.

57. **Total direct beneficiaries-** 10,000 (4800(48%) Female and 5200 Male). This includes 40% children from ages 0-17, 24% youth from ages 18-35 and 6% above 65 years and 4% PwD[31].

58. **Total Indirect Beneficiaries** (15,000 with 48% female)

Indirect beneficiaries were calculated based on the on the broader regional atoll population (as per the island level indicator sheets on population) of Gaafu Dhaalu and Gaafu Alif, as well as the transition population coming into the island daily, accounting for Gdh. Thinadhoo's vital role in facilitating socio-economic needs of the two atolls. These figures were cross-referenced and verified during concept-stage institutional consultations with the national and local governments as well as the WDC.

Framework for Equitable Distribution:

59. Benefits will be distributed through an evidence-based geographic and socio-economic filtering mechanism established during a comprehensive baseline assessment.

[30] Island Profile and Infrastructure Needs Assessment, 2023, Riyan Pvt. Ltd

31 Ministry of health, Family and Welfare- Policy Department

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60. Spatial and vulnerability Mapping during development of the full proposal utilizing the PFG: GIS, Local digital terrain elevation models (DTEM) and land use plans will be overlaid with spatial population logs to inform intervention-specific beneficiary selection applying transparent vulnerability-based criteria using hazard exposure, socio-economic vulnerability (including women-headed households (WHH), PwDs, older persons, youth and specifically low-income households), and validation through the City Council and WDCs.
61. Community-led Validation: These data logs will be cross-referenced and validated on-the-ground by the City Council and localized WDCs. This ensures that marginalized households, including those missing from official electronic registries (such as low-income migrant workers or unregistered tenants) are fully captured.
62. AF Environment and Social Policy (ESP) and UN-Habitat- Environment and Social Safeguard Screening (ESSS): While these safeguards will drive project intervention design and implementation, social inclusion and equity screening protocols will be implemented prior to any infrastructural or service deployment to ensure asset distribution does not inadvertently widen inequalities between islands or subgroups.
63. The proposal commits to ensuring 40%–50% female participation in stakeholder consultations, trainings, and decision-making and monitoring platforms, through gender-responsive outreach conducted with WDCs, scheduling activities at times and venues convenient for women and caregivers, provision of accessible and inclusive participation arrangements where required, targeted invitations to women-led households and women's groups, and routine monitoring of sex-disaggregated participation to enable corrective measures where participation falls below the target.

Alignment with the Strategic Outcome Areas of the Adaptation Fund

64. The project is directly and systematically aligned with the Adaptation Fund's strategic outcome areas, as detailed in Part III.A (Table 13). It contributes to Outcome 1 by reducing exposure to climate hazards through the CRIVA and regulatory frameworks that inform climate-resilient planning; Outcome 2 by strengthening institutional capacity of national, subnational, and local actors to reduce climate losses; Outcome 3 by enhancing awareness and ownership among local communities, women, and youth through WDC-led engagement and a climate resilience knowledge repository; Outcome 4 by increasing the adaptive capacity of critical infrastructure through climate-resilient roads, smart drainage, and IWRM systems; Outcome 5 by enhancing ecosystem resilience through urban green corridors and coastal eco-shield buffers; and Outcome 7 by improving climate-resilient policies and regulatory frameworks through institutionalized building standards and subnational development regulations.

Economic Benefits

65. The proposed project will generate significant economic resilience and long-term cost savings for the Maldives by protecting urban infrastructure, livelihoods, and assets from the escalating impacts of climate change. By promoting resilient building and infrastructure guidelines and standards as well as green corridors, the project will drastically reduce damage caused by flooding (approximately USD 5–7.5 million over 10 years[32]), storm surges, and coastal erosion (approx. USD 1-2 million annually[33]), reducing recovery and maintenance costs. Protecting coastal infrastructure and ensuring water security will prevent approximately USD 5–10 million of water related losses, which will help sustain tourism operations, particularly guesthouses, a growing sub-sector operated by communities including women (a segment traditionally not involved in resort-based tourism), supporting the livelihoods and incomes of local communities. Furthermore, reliable water access and safe and resilient infrastructure will reduce downtime and economic losses from extreme weather by approximately 15% - 20%.
66. The integration of cooling corridors and natural coastal buffer zones will create demand for local services and materials, stimulate local markets for climate-resilient practices, and promote the adoption of Ns for construction. This will generate approximately 100 direct temporary jobs during construction, around 30 permanent roles in vegetation management and water system maintenance and empower at least 150 families with climate smart agro-forestry systems further enhancing food security, improving income generation, and strengthen local value chains. Investing in resilient housing

32 Ministry of Housing Construction and Infrastructure, Maldives, 2025
33 Ministry of Housing Construction and Infrastructure, Maldives, 2025

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brings better quality of life, lowers repair and maintenance costs, and reduces displacement and the economic losses of approximately USD 1 million annually[34], while protecting household and community assets. It will also reduce cooling costs and potential health costs. Embedding resilience standards and guidelines into national policies ensures that future investments are climate-proofed, reducing the need for emergency recovery spending. Over time, these preventive measures are far more cost-effective than reactive disaster relief and reconstruction.

Social Benefits

67. The project's social benefits will be substantial, improving safety, health, inclusion, and overall well-being for vulnerable local communities especially women who make up 48% of the total island population[35], who are disproportionately affected by climate impacts. Climate-resilient roads and drainage systems reduce flood risks, ensure reliable mobility, and protect access to essential services such as health centers, schools and markets, while simultaneously creating local employment opportunities, building technical skills in construction and maintenance for at least 50 local builders, and strengthening local supply chains. By establishing enhanced integrated water management and supply models, communities will have consistent access to potable water, ensuring that the 60% of the population faces fewer climate-induced downtimes, improving hygiene, reducing water-borne diseases, and ensuring essential water security for households, livelihoods, schools, and businesses. Green corridors and vegetation restoration will improve urban livability, reduce urban heat stress, promote community cohesion, and generate livelihood opportunities through climate-smart farming, eco-tourism initiatives, and increasing quality of life. Through capacity-building programmes and community-based vegetation management, over 25% of local resident population will acquire the knowledge and skills to maintain infrastructure, respond to climate risks and disasters, and meaningfully participate in decision-making processes for locally led adaptation. This empowerment fosters ownership, accountability, and long-term sustainability.

68. Introducing resilient housing will reduce health vulnerabilities such as risk of injury, illness, diseases, and stress during extreme weather. It also brings greater protection for vulnerable groups (women, children, older persons and PwD). Resilient housing supports uninterrupted schooling, protects livelihoods and minimizes displacement. Specifically, the project will improve safety and reduce displacement risks for approximately 500 households, while ensuring enhanced school access for around 1,200 children, and protect community facilities such as health clinics, religious buildings, and community centers. These social targets were verified during consultations held with the National Government, the City Council and the consultations with WDCs.

69. The project will also prioritize women and youth participation in training, youth leadership initiatives, and community planning, increasing leadership roles that are central to building resilience and adaptative capacity. Reduced exposure to disasters and increased security of shelter and water resources will decrease stress and uncertainty, improving mental health and strengthening trust and community cohesion. Furthermore, UN-Habitat tools such as the Urban Safety Monitoring Tool will be incorporated to inform policymaking at national, atoll and city levels and will be used to help local authorities strengthen policy decisions with focus on resilience targeting vulnerable communities, especially women and youth.

Environmental Benefits

70. The project will directly and indirectly contribute to the protection, restoration, and sustainable management of the urban and coastal environments in the vulnerable low-lying island that underpin the Maldives' environmental stability. The project will integrate physical and NbS into infrastructure and water management designs and systems, reducing compounding impacts of climatic hazards optimizing ground water recharge. Protecting the coastal belt by introducing 5 hectares of coastal buffers will enable defenses against prevailing erosion, saltwater intrusion, sea swells and SLR. Furthermore, enhancing urban greening through 10 hectares of vegetation restoration enhances resilience to heat stress, supports habitat creation (eq: fish and birds) through enhancing ecosystem services and reduces avoidable electricity consumption by approximately 10% - 15%. The WDC consultations revealed the strong need for greening initiatives, considering climate smart vegetation

34 Ministry of Housing Construction and Infrastructure, Maldives, 2025
35 https://statisticsmaldives.gov.mv/census-2022-island-and-atoll-level-indicator-sheets/

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and island appropriate species to ensure long term survival and benefits.

71. Adopting IWRM models to enhance and combine existing rainwater harvesting networks with the centralized water treatment plants will enable uninterrupted water supply across wet and dry periods and also enable the reduction of using high emission desalination plants throughout the year. Improved water management also reduces wastewater discharge and groundwater over-extraction, reducing land degradation and salinization.

72. By embedding ecosystem-based approaches in urban and coastal planning, the project ensures that natural systems continue providing protection and livelihood support even under future climate scenarios.

Table 4: Beneficiary Calculation Summary

Outcome & Action	Targeted Beneficiaries	Calculation Methodology	Gender/Social Vulnerability Context and Risk Mitigation	Operational Mechanism for Equitable Distribution of Benefits
Outcome 1.1: Increased infrastructure resilience to reduce exposure to climate change impacts *Action: 15 km elevated roads; 5 km smart drainage; 50 housing / 10 public building retrofits; 1 centralized IWRM upgrade.*	Direct: 7500 (including 3,600 women, 3900 Male).) living in low lying flood prone areas Indirect: Total population of Gdh. Thinadoo and the wider atoll	Determined by overlaying local digital terrain elevation models[36] with spatial population logs, isolating all households residing inside the high-hazard areas. This was further validated by the city council and WDCs.	Disruption of livelihood activities due to flood inundation. Housebound women and single mothers face severe confinement, physical health hazards, and domestic care strain during climate shocks. Mitigation: Secure a mandatory minimum 40% of the 50 building retrofits specifically for vulnerable households.	**Equitable Distribution Mechanism:** The vulnerability assessments informed by secondary data sources will be validated by public consultations will ensure that infrastructure retrofitting is carried out in multi-layered vulnerability hotspots. Stakeholder consultations during these assessments will maintain a minimum 40%–50% female participation through targeted outreach with the WDCs, convenient scheduling and accessible consultation venues. A transparent beneficiary selection mechanism and a Grievance Redressal Mechanism (GRM) will be established to ensure equitable distribution of benefits. **Asset allocation:** At least 40% of the 50 structural retrofits will be reserved for WHH, elderly-led households, households with PwDs and other highly vulnerable low-income families identified through the vulnerability assessment. Priority will be given to public areas, such as schools and community centers. **Means of Verification:** Vulnerability assessment reports, consultation attendance records and reports, beneficiary selection reports, sex-disaggregated beneficiary database, GRM reports
	Output 1.1.2- Direct: 4,500 people- 2,160 F / 2,340 M). Indirect: total population of Gdh. Thinadhoo	Calculated based on the 60% of the island population currently lacking direct, un-interrupted access to safe water	Women, as household water managers, bear the unpaid labor burden of emergency collection shortages. Salinization of ground water sources such as	**Equitable Distribution Mechanism:** The vulnerability assessments validated by public consultations will ensure that areas with highest water insecurity are selected. Stakeholder consultations during assessments of this intervention will strictly maintain a minimum 40% participation of vulnerable groups. A transparent beneficiary selection mechanism and a GRM will be established to ensure

36 https://www.environment.gov.mv/v2/wp-content/files/publications/20220323-pub-dirva-thinadhoo.pdf

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Outcome & Action	Targeted Beneficiaries	Calculation Methodology	Gender/Social Vulnerability Context and Risk Mitigation	Operational Mechanism for Equitable Distribution of Benefits
			wells greatly impact water quality. Mitigation: The project will ensure vulnerable households are captured during beneficiary selection and identification.	equitable distribution of benefits. **Allocation:** Pipeline extensions and decentralized facilities will be prioritized within identified vulnerability hotspots. Priority will be given to public areas, such as schools and community centers **Means of Verification:** Vulnerability assessment reports, consultation attendance records and reports, beneficiary selection reports, sex-disaggregated participation records and GRM reports
Outcome 2.1: Enhanced urban greening and coastal buffers to increase resilience and adaptative capacity to climate induced stresses *Action: 10 ha urban green corridors; 5 ha coastal buffers; family vertical farming systems.*	Output 2.1.1-Direct: 850 persons through urban greening initiatives 1000 people through climate smart agroforestry trainings. Indirect: total population of Gdh. Thinadhoo through the vulnerability assessment and replication of greening systems	Determined by overlaying localized GIS models[37] to identify communities living in 10 ha of identified heat stress areas verified by densely populated areas 200 beneficiary families calculated on the basis of 5 persons per family	Housebound women belonging to the NEET category as well as children, older persons and PwDs experience exposure to thermal stress disproportionately. Mitigation: Construct community agroforestry nurseries and green walkways within immediate walking zones of residential blocks to accommodate restricted female physical mobility.	**Distribution Mechanism:** Vulnerable household mapping using GIS and social vulnerability indicators (WHH, PwDs, NEET, older persons and children) will guide beneficiary identification. A transparent beneficiary selection mechanism and GRM will ensure equitable benefit distribution. **Allocation:** A minimum of 50% participation in community greening, and agroforestry programmes will be reserved for women, while ensuring representation of youth, older persons and PwDs. WHH will receive priority for household-level greening support where applicable. Greening/ cooling corridor locations will be carried out in playgrounds, schools, health centers and public markets. **Participation Strategy:** Activities will be organized through participatory planning process including community organizations, with flexible scheduling and accessible venues to achieve the 40%–50% female participation target. **Means of Verification:** Tree canopy mapping in selected locations, sex and age disaggregated attendance records.
	Output 2.1.2-Direct: 4500 coastal population in high-risk areas Indirect total population of Gdh. Thinadhoo	Determined by overlaying local digital terrain elevation models[38] and spatial population logs, isolating all households residing inside the high-	Low awareness and adaptive capacity to sea swells and coastal erosion may affect vulnerable populations disproportionately. Mitigation: Ensure the coastal risk mapping	**Distribution Mechanism:** Coastal interventions will be prioritized using hazard exposure mapping and community validation to ensure benefits reach the most climate-exposed coastal neighborhoods. **Allocation:** Women, youth, local community groups and vulnerable households will be prioritized for participation in coastal restoration, monitoring and maintenance activities, maintaining 40%–50% female

[37] https://www.environment.gov.mv/v2/wp-content/files/publications/20220323-pub-dirva-thinadhoo.pdf
[38] https://www.environment.gov.mv/v2/wp-content/files/publications/20220323-pub-dirva-thinadhoo.pdf

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Outcome & Action	Targeted Beneficiaries	Calculation Methodology	Gender/Social Vulnerability Context and Risk Mitigation	Operational Mechanism for Equitable Distribution of Benefits
		hazard coastline. Calculated based on population living in coastal areas within a 100m buffer	assessment captures all vulnerable and marginalized populations equally.	participation. **Means of Verification:** Vulnerability assessment reports, restoration participation records, sex-disaggregated monitoring reports, GRM reports.
Outcome 3.1- Enhanced institutional capacities, policies and regulatory frameworks for climate resilient planning and management. Outcome 3.2 Increased engagement of local actors including women and youth in adaptation and risk reduction awareness activities *Action:* *1 CRIVA, 5 regulatory frameworks, capacity building programmes and youth leadership dialogs*	Output 3.1.1- Direct: 7500 persons (inclusive of 100 professionals trained) Indirect total population of Gdh. Thinadhoo and greater atoll	Total vulnerable population impacted by multi-hazard risks will benefit from the CRIVA full population of Gdh. Thinadhoo and greater atoll population	Possibility of women and other vulnerable populations being excluded from consultations and capacity building Ensure strict inclusion criteria at beneficiary selection stage, ensure access in terms of location, scheduling. Local language to be used	**Equitable Distribution Mechanism:** Comprehensive stakeholder mapping and consultations will be conducted across all vulnerable groups during the CRIVA, and regulatory framework development. Institutional capacity building will follow transparent selection criteria agreed with implementing agencies. Training cohorts will maintain 40%–50% female participation by encouraging nominations from female professionals and local government officers. **Means of Verification:** Training attendance records, nomination records, sex-disaggregated participant database, post-training evaluations.
	Output 3.2.1- Direct: 2300- 1250 persons from capacity building 500 youth from youth leadership dialogs, 500 women through WDC trainings 50 local technicians Indirect: Total population of Thinadhoo through knowledge transfer	50 trainings on climate resilient adaptation measures calculated as 25x50 trainings Total youth population targeted as per the census 25 persons per 20 trainings for WDC 50 local technicians	Possibility of women and other vulnerable populations being excluded from capacity building due to added caregiving burdens and inability to attend Mitigation: Ensure accessible locations are selected for trainings, scheduled during convenient times and inclusive facilities for children, PwDs and older persons to attend. Trainings to be conducted in local languages as well.	**Equitable Distribution Mechanism:** Capacity-building activities will be delivered using transparent participant selection, targeted mobilization through WDCs and youth organizations, accessible venues, local language delivery and convenient scheduling. **Allocation:** While targeted trainings are allocated to women through the WDC, older persons and PwDs will be considered during the beneficiary screening. Youth leadership dialogues will target 40%–50% female participation. Where participation falls below this threshold, additional outreach and recruitment will be undertaken before subsequent events. **Means of Verification:** Training attendance sheets, consultation reports, sex-disaggregated participation records, post-training evaluations.
Outcome 4.1- Established integrated knowledge management	Output 4.1.1- The entire population of Thinadhoo will benefit from	As these outputs are targeted at a wider beneficiary	Possibility of women and other vulnerable populations being excluded from	**Equitable Distribution Mechanism:** Knowledge products and learning platforms will be made publicly accessible through national and local institutions. Workshops and

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Outcome & Action	Targeted Beneficiaries	Calculation Methodology	Gender/Social Vulnerability Context and Risk Mitigation	Operational Mechanism for Equitable Distribution of Benefits
platforms to facilitate the evidence-based upscaling and replication *Action:* *1 data repository, 3 case studies, 3 multimedia products, 5 workshops, 2 community led monitoring, 2 regional workshops*	this output Output 4.1.2- Entire population of the Gaafu Dhaalu and Gaafu Alifu atoll will benefit from this output	reach for knowledge dissemination, the total population of Gdh. Thinadhoo and the greater atolls were considered.	consultations and capacity building Ensure strict inclusion criteria at beneficiary selection stage, ensure access in terms of location, scheduling. Local language to be used	dissemination events will apply inclusive invitation processes to ensure participation of women, youth, and vulnerable groups. **Allocation:** Knowledge dissemination activities will target 40%–50% female participation and ensure equal access to project information and learning resources in local language. **Means of Verification:** Workshop attendance records, online repository analytics, sex-disaggregated participation reports, participation feedback surveys.

Prevention of Maladaptation

73. The project explicitly avoids maladaptation by conducting pre-feasibility assessments during full proposal development, extensive community consultations and risk and vulnerability assessments for each intervention. All infrastructure interventions will be designed following a CRIVA to ensure effective measures for resilience are considered as per the local and national guidelines. All clearances and approvals will also be obtained prior to construction and UN-Habitat's ESSS as well as AF ESP will be applied. Through the introduction of hybrid approaches using NbS, the project avoids the lock-in effect of hard infrastructure that can exacerbate erosion on adjacent shorelines.

C. Cost-Effectiveness

74. . Component 1 provides the largest direct economic benefits through investments in resilient roads, drainage, water security and resilient buildings. As indicated in Table 5, these measures are expected to avoid approximately USD 6-7 million over 10 years through reduced flood damages, infrastructure repair, service disruptions, emergency water supply costs and improved water management efficiency. The proposed hybrid grey-green infrastructure and IWRM approaches are more cost-effective than conventional alternatives by reducing lifecycle maintenance costs, extending asset lifespan and reducing dependence on energy-intensive desalination.

75. Component 2 improves cost-effectiveness through NbS that address multiple risks, including coastal erosion, SLR, flooding and urban heat stress. Urban greening and coastal vegetation restoration are expected to generate approximately USD 5 million in avoided losses and benefits over 10 years through reduced coastal damage, lower cooling demand, improved stormwater management and ecosystem services. Compared with hard-engineered coastal protection and grey cooling solutions, NbS provide long-term resilience with lower maintenance requirements and additional biodiversity and livelihood benefits.

76. Component 3 strengthens the sustainability of investments by improving climate-informed planning, institutional capacity and community ownership. Climate vulnerability assessments, resilient building guidelines, technical training and awareness activities reduce maladaptation risks and improve operation and maintenance of project assets. These measures are expected to generate approximately USD 1 million in avoided costs and efficiency gains over 10 years through improved planning, reduced infrastructure failure and stronger local capacity. The estimates presented in Table 5 are preliminary and will be further refined through a detailed cost-benefit analysis during full proposal development using lifecycle costs, avoided damages and alternative adaptation options.

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Table 5: Project Cost-Effectiveness summarizes the preliminary project-specific cost-effectiveness rationale for the proposed interventions, including estimated avoided losses, sustainability benefits, and comparison with alternative adaptation measures

Proposed Action	Cost-effectiveness rationale	Estimated losses avoided / gains obtained (USD)	Alternative adaptation option	Why less cost-effective	Sustainability perspective
Climate-resilient roads , Modular, climate-adaptive smart drainage and NbS	Elevating roads and integrating smart drainage with bioswales, permeable surfaces and vegetated swales reduces recurrent flooding, transport disruption and infrastructure damage. Hybrid systems reduce maintenance requirements compared with conventional drainage.	Infrastructure investment safeguarded: approximately USD 2.2 million in climate-resilient road and drainage assets. Avoided flood repair and disruption costs: approximately USD 0.2–0.3 million/year (USD 2–3 million over 10 years). Maintenance savings: approximately 20–30% reduction in annual maintenance costs compared with conventional drainage systems[39].	Conventional road elevation and concrete drainage only	Higher maintenance costs due to drainage blockage, sedimentation and increasing rainfall intensity. Reactive rehabilitation results in repeated expenditure and limited climate resilience.	Longer infrastructure lifespan (>30 years), reduced operation and maintenance costs, improved stormwater management, groundwater recharge and additional ecosystem benefits through NbS integration.
Integrated Water Resources Management (central storage, rainwater harvesting, RO optimisation and piped distribution)	Combining rainwater harvesting, groundwater recharge, centralized storage and optimized RO operation reduces dependence on emergency water supply and energy-intensive desalination.	Approximately USD 4-5 million saved over 10 years through reduced emergency water supply, lower RO operating costs and improved freshwater availability. (Basis:UNDP–GCF Water Security Project and Maldives water sector assessments.)	Expansion of desalination capacity only	Desalination-only approaches have high energy consumption, high operational costs, vulnerability to fuel price fluctuations and increased maintenance requirements.	Diversified water sources improve drought resilience, reduce energy dependency, strengthen groundwater management and provide long-term freshwater security.
Retrofitting public buildings and vulnerable housing	Climate-resilient retrofitting reduces structural damage, service interruption and reconstruction costs after flooding, rainfall events and coastal hazards.	Avoided repair and reconstruction costs: approximately USD 200k/year . *(Basis: NDMA disaster damage records; Thinadhoo Council housing assessments; Maldives resilient housing guidelines).*	Post-disaster reconstruction of damaged buildings	Reconstruction results in repeated expenditure, disruption of essential services and continued exposure of vulnerable households.	Extends building lifespan by 20–30 years, improves safety, reduces construction waste and lowers future maintenance costs.

[39] NDMA disaster incident records (2025); Thinadhoo City Council infrastructure maintenance information

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Urban greening, passive cooling and climate-smart agroforestry	Vegetation corridors, tree canopies, urban gardens and living walls reduce heat stress, improve stormwater infiltration and reduce cooling demand.	Reduced electricity demand: approximately USD 75k/year. Reduced heat-related health costs: approximately USD 70k/year. Productivity and ecosystem benefits: approximately USD 50k/year. Total estimated benefits: USD 2 million over 10 years. *(Basis: ADB urban resilience projects; WHO evidence on urban heat-health impacts; SIDS nature-based adaptation literature).*	Mechanical cooling systems and engineered shading structures	Higher energy consumption, recurring operating costs and limited environmental benefits.	Provides biodiversity benefits, carbon sequestration, improved public spaces, reduced heat stress and low-cost community maintenance.
Nature-based coastal buffers and vegetation restoration	Restored coastal vegetation reduces wave energy, erosion and coastal flooding while protecting infrastructure and supporting fisheries and biodiversity.	Estimated avoided losses: USD 3 million over 10 years from reduced coastal erosion, flooding impacts and protection costs.. *(Basis: EPA coastal monitoring information; Ministry of Environment coastal protection assessments; ADB coastal resilience projects in Maldives and SIDS).*	Seawalls, revetments, groynes and other hard-engineered coastal protection	High capital and maintenance costs, potential transfer of erosion impacts and limited ecosystem benefits.	Self-maintaining ecosystems provide long-term coastal protection, fisheries support, biodiversity conservation, tourism benefits and carbon storage.
Climate Resilient Infrastructure Vulnerability Assessment (CRIVA), policy reforms and resilient building codes	Climate risk screening and improved planning prevent maladaptation and reduce future expenditure on poorly designed infrastructure.	Avoided redesign and maladaptation costs: approximately USD 500k over 10 years. *(Basis: CRIVA methodology; Government of Maldives climate-resilient planning initiatives).*	Infrastructure development without climate-risk assessment	Higher probability of infrastructure failure, repeated investment needs and increased disaster recovery costs.	Institutionalized climate screening strengthens future investments beyond the project period.

77. The estimated avoided losses and economic gains presented in table 5 above are preliminary concept-stage estimates. The assumptions are derived from available information from NDMA disaster records, Thinadhoo City Council assessments, Government of Maldives climate adaptation programmes, and comparable adaptation investments supported by UNDP, GCF, Adaptation Fund and ADB in the Maldives and other SIDS. The estimates will be further validated during full proposal preparation through detailed engineering assessments, lifecycle costing, climate risk modelling and a comprehensive cost-benefit analysis.

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D. Consistence with National or Sub-National Sustainable Development Strategies

78. The proposed project is closely aligned with the Maldives' NDC 3.0 (2025), which outlines the country's pathway toward a resilient, low-carbon future by 2035. NDC 3.0 prioritizes adaptation in key sectors such as coastal protection, water security, and energy, while aiming to reduce 1.52 million tonnes of CO_2e by 2035[40]. The project directly and indirectly contributes to these goals by promoting climate-resilient housing, sustainable water systems, and passive cooling that reduces fossil-fuel dependence and strengthens community resilience to flooding, erosion, and drought. In addition, the project advances the NDC's cross-cutting priorities on capacity building, technology transfer, and inclusive participation, ensuring that women, youth, and vulnerable groups play active roles in climate adaptation and local resilience building.

79. The proposed project demonstrates strong coherence with the Maldives updated national and sectoral climate-resilience, development, and financing frameworks. Firstly, it supports the ongoing development and implementation of the country's National Adaptation Plan (NAP), launched in February 2024 to establish medium-to-long-term adaptation pathways for the Maldives. Through its focus on resilient infrastructure, water security and NbS, the project aligns with the NAP process objective of integrating adaptation into multisectoral planning, budgeting, monitoring and learning.

80. The project also anticipates cross-linkages with newer frameworks such as the Maldives Disaster Risk Reduction Strategy 2024-2030 (endorsed December 2024), which emphasizes strengthening built and natural resilience, protecting assets and lives against climate hazards and disasters. The strategy aligns with international frameworks like the Sendai Framework for Disaster Risk Reduction 2015-2030 and the Paris Agreement, aiming to build a more resilient nation and contribute to global climate advocacy. By investing in climate-resilient road and drainage infrastructure, decentralized water systems and nature-based coastal defenses, the project aligns with the DRR strategy's goal of resilient communities and infrastructure. The table below summarizes the projects alignment with national, sub-national, local and international policies and strategies.

Table 6. Consistency with key Government policies/strategies/plans and international frameworks adopted in the project

Name of the plan/strategy and years	Specific Clauses	Relevance to the proposed project and alignment
Nationally Determined Contributions 3.0 2025–2035	Adaptation Priorities: Infrastructure Resilience; Water Security, Coastal Protection, and Disaster Rosk Reduction and Management	The proposed project is aligned with NDC 3.0 by directly implementing climate-resilient road/drainage infrastructure and water systems, contributing to the goal of climate-proofing critical infrastructure. (Outcome 1.1), Coastal Protection (Outcome 2), and DRR through all components.
National Adaptation Plan Maldives 2024	Key Goals: Establishing medium-to-long-term adaptation pathways; Integrating adaptation into multi-sectoral planning. Priority sectors-infrastructure, human settlements, water resources, and coastal zones	The proposed project is aligned with the NAP (2024) by utilizing resilient urban design, prioritizing NbS, ensuring gender-responsive and community-based adaptation,
Maldives Disaster Risk Reduction Strategy, 2024–2030	Priority 1: Leveraging existing governance structure and strengthening legal framework, Priority 3: Building resilience through infrastructure and nature, Priority 4: Empowering communities for effective response, Priority 7: Cultivating a culture of safety and climate resilience	Project aligns with each of the priorities listed as follows: P1- Outcome 3.1_ P3- Outcome 1.1 and 2.1 P4- Outcome 3.2 P7- Across all outcomes
Maldives Climate Change Policy	**Policy Goal 3:** "Developing adaptation actions and opportunities and building appropriate infrastructure and communities.	The project contributes to the development of climate-resilient urban drainage and infrastructure in Thinadhoo. Furthermore, it

[40] MDV236385.pdf

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Framework (MCCPF) 2015–2025	Policy Goal 4- Capacity building and leading advocacy	aligns with the capacity building strategy of the MCCPF
National Water and Sewerage Policy, 2017	Goal 2: Adopt cost-effective, environmentally sound and appropriate technologies. Goal 5: Build institutional capacity. Goal 9: Protect and conserve water resources.	Project aligns with each of the goals listed as follows: G2 and G9- Output 1.1.2 G5- Output 3.2.1
National Gender Equality Action Plan 2022-2026	Policy Goal 2: Economic Empowerment	Project outcomes under 2.1 and 3.2 focus on women as one of the key beneficiaries of the activities in terms of capacity building benefits and economic opportunity.
National Fisheries and Agricultural Policy 2019-2029	Focus area 1: Sustainable management of natural resources, Focus area 3. institutional capacity-building.	Project outputs 2.1.1 and 3.2.1 focus on climate resilient agroforestry activities and urban greening to combat heat stress, as well capacity building for women and youth.
Gdh. Atoll Development Plan	Priority Area: Regional Development Hub resilience.	The project is aligned with the Atoll Development Strategy, contributing to the climate-proofing of critical social infrastructure in the capital island
UN-Habitat Strategic Plan	Strategic Focus- Basic Services Impact area- Environment and Climate Action	The projects outcomes align with means of implementation (MoI) under impact area. MoI- A (O1 and O2), B (O3), C (O3 and O4) and D (O4)
UN-Habitat-New Urban Agenda	11, 13 (a) (c) (g) (h), 14 (c), 15 (b) (c) i, 16, 17, 19, 23, 24, 27, 32, 34, 37, 42, 44, 65, 68, 70, 73, 77, 79, 80, 85, 86, 87, 101, 119, 148, 165	The project outcomes align with these clauses each having specific relevance, however, the overarching goal of safe, accessible, resilient and sustainable cities and human settlements to foster prosperity and quality of life for all.
Sustainable Development Goals	SDG 1, SDG 5, SDG 6, SDG 11, SDG 13, SDG 10, SDG 15	While project outputs directly align with SDG 6 (output1.1.2), SDG 11 (output 1.1.1, 1.1.2) and SDG 13 (across all outputs), SDGs 1 (targets 1.4 and 1.5), 5, 10 and 15 align across the whole project.
Sendai Framework	**Priority 3:** Investing in DRR for resilience.	The proposed project is aligned with Sendai Priority 3, contributing to the reduction of disaster risk through structural and non-structural climate adaptation measures.
Paris Agreement	**Article 7:** Enhancing adaptive capacity and resilience	The proposed project is aligned with Article 7, through increasing adaptation by implementing local-level resilience measures

E. Compliance with Relevant National Technical Standards and the Environmental and Social Policy of the Adaptation Fund.

81. The proposed project will be implemented in full compliance with the Government of Maldives laws, regulations and technical standards. The project was selected through national and sub-national consultations with mandatory stakeholders and going forward, will be implemented and monitored in line with national legislation and standards and Adaptation Fund Principles. These include legal compliance, protection of marginalized and vulnerable groups, gender equity and youth empowerment, safeguarding natural habitats, Project components and outputs will meet technical standards prescribed in environment, disaster management, water resources management and construction. Technical safeguards for water infrastructure such as integrated model combining rainwater harvesting systems with centralized treatment and infrastructure construction will be incorporated during activity design and implementation by the relevant focal agencies alongside NbS for urban greening and coastal buffers and will adhere to the environment safeguards of the Adaptation Fund. The project will also identify needs and gaps in appropriate sector technologies aligned with

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adaptation needs and develop/ test suitable solutions with community participation in compliance with the indicated rules, regulations and standards. The authorities listed below will oversee compliance and all required clearances and approvals will be obtained.

Table 7. Compliance with national technical standards, rules, regulations and procedures, and ESP principles

Rule, Regulation, or National Standard	Relevant Project Outputs	AF ESP Principle(s)	Compliance Procedure	Authorizing Office / Agency
Construction Act (Act No. 4/2017) & National Building Code	1.1.1, 3.1.1, 3.2.1, 4.1.2	1, 2, 5, 6, 9, 12	• Submission of detailed engineering and architectural drawings. • Review for compliance against building regulations/ standards. • Recommendations for further clearances • Issuance of Building Permit prior to commencement.	• MoIHUD • Construction Industry Development Section (CIDS)
Environmental Protection and Preservation Act (EPPA 4/93) & EIA Regulation	1.1.2,2.1.1,2.1.2, 3.1.1, 3.2.1	1, 9, 10, 11, 12,	• Screening applications submitted to determine if Environment Impact Assessment (EIA) is required. • Scoping and defining Terms of Reference. • Submission of EIA/EMP report. • Public consultations, review and approval of the report • Monitoring	• MoCCEE • Environmental Protection Agency (EPA);
Urban Development Act (2024)	1.1.1, 3.1.1, 3.2.1	1, 2, 3, 4, 5, 9, 10, 11, 12, 13	• Verification of project alignment with the National Physical Plan. • Approval of land use changes or zoning adjustments for infrastructure sites.	• MoIHUD • MoFPE • GDh. Thinadhoo City Council
Water and Sewerage Act (No. 8/2020) & URA Act	1.1.2	1, 2, 3, 4, 5, 10, 12, 13	• Design Approvals for new developments • Facility registration • Issuance of utility service operating licenses to legally supply services	• Utility Regulatory Authority (URA) • Fenaka Corp
Disaster Management Act (Law 29/2015)	1.1.2, 2.1.1, 2.1.2, 3.1.1	1,3,5, 9, 11, 13	• Integration of DRR assessments into project design. • Coordination with NDMA for community-based monitoring protocols.	• NDMA
Maldives Energy Act (Law No. 18/2021 of 2021)	1.1.2, 2.1.1	11, 12	• Application of permits for projects contributing to energy efficiency • Issuance of energy efficiency certification	• MoCCEE • URA
Gender Equality Act (18/2016)	1.1.2,2.1.1,2.1.2, 3.1.1, 3.2.1, 4.1.1, 4.1.2	3, 4, 5	• Establish Clear Anti-Discrimination Policies • Conduct Gender Impact Assessments (GIA) and GAP • Collect Gender-Disaggregated Data • Establish internal oversight and regular monitoring	• Ministry of Health, Family and Welfare • WDC, Thinadhoo
Plant Protection Act (Law No. 12/2011)	2.1.1	9, 10, 11	• Compliance with National Good Agricultural Practices (GAP) Guidelines • Permits for importation of plants/seeds or soil • Planning, implementing, monitoring, and evaluating infrastructure development	• Ministry of Fisheries, Agriculture and Ocean Resources

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F. Duplication with other Funding Sources

82. During consultations and sectoral analysis conducted during pre-concept proposal stage it is observed that there is no duplication of this project with other initiatives financed by multilateral, bilateral, or national sources in Gdh. Thinadhoo. While other projects related to climate change adaptation have been implemented in Maldives, this proposal is complementary and strategically aligned with the NDC 3.0 for adaptation. Furthermore, funding and investments for similar interventions have been directed to other Atolls and islands such as Addu, Raa, Baa and Haa Dhaalu. Considering Gdh, Thinadhoo's vital role in the Gaafu Dhaalu Atoll which has been identified as a part of the Southern Integrated Development Zone as per the National Government's 20-year development plan (currently in the final draft stage), the proposed project is strategically designed to avoid duplication by acting as an integrative last-mile link between previous sectoral investments and the current national resilience architecture.

Table 8- Details of Ongoing and Completed Projects

Project Name, Location and Timeline	**Main Interventions**	**Implementing Entity**	**Lessons Learnt**	**Overlaps/ Synergies with Project**	**Duplication Status**
Toward Risk-Aware and Climate-resilient communities (TRACT) - Strengthening climate services and impact-based multi-hazard early warning in Maldives, Thematic area- Adaptation **Location**- National level **Status-** Ongoing (2025-2030) **Donor and Budget** (USD)- GCF- 25.2 million	● Strengthened climate information services supported by institutions, coordination, financial frameworks and enhanced risk knowledge ● Modernization of the Maldives Meteorological Service (MMS) for enhanced observations, monitoring, modelling and impact-based forecasting ● Enhanced dissemination and communication of multi-hazard climate risk information and early warning ● Enhanced climate risk management capacities at the last mile	● MMS ● NDMA ● Ministry of Fisheries and Agriculture ● MoTE ● Ministry of Health ● Ministry of Transport and Civil Aviation ● Ministry of Education	The project is still in its early stages. However, modernization of the meteorological services, early warning and multi-hazard climate risk assessment will benefit all islands	The project components and interventions will directly complement the proposed project's objective, which is to enhance adaptation and resilience of coastal urban communities in the Maldives to the impacts of climate-induced disasters. It will complement the community awareness and monitoring in Output 4.1.2, on climate hazard risk monitoring as well as vital in the knowledge exchange platforms to strengthen island level capacities. Although target locations in the Maldives haven't been specified, there is no foreseeable duplication of interventions but rather complementary.	No duplication. TRACT is a national enabling project focused on strengthening meteorological services, impact-based forecasting, early warning systems and institutional capacities. The proposed AF project does not finance meteorological infrastructure or early warning systems; rather, it utilizes the climate information and early warning products generated under TRACT to inform localized climate risk assessments (CRIVA), community awareness, urban resilience planning and adaptation decision-making in Gdh. Thinadhoo. The two projects are therefore complementary and mutually reinforcing.

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Climate investor Two-Regional Project (Africa, Asia-Pacific, Latin America and the Carribean: FP190 **Thematic area**- Cross cutting **Locations**- Multi Country Target locations in the Maldives not specified **Status-** Ongoing 2022-2042 **Donor and Budget** (USD)- GCF-880 million	● Private sector finance mobilized for the scaling and replication of water, sanitation, and ocean infrastructure projects. ● Development and implementation of mitigation and adaptation projects for the water, sanitation, and oceans sectors in developing countries	Accredited Entity- FMO, the Dutch Development Bank Executing Entities- Climate Fund Managers B.V. (CFM) ● The Stichting CI2 Development Fund (DF2) ● The Coöperatief CI2 Construction Equity Fund U.A (CEF2) ● Ned erlandse Financiering s-Maatschappij voor Ontwikkeling slanden N.V (FMO) Government Counterpart- MoTE	The project is still on-going; therefore, lessons learnt from the project once it is completed can be used to replicate good practices, complementing the proposed project.	This project's Outcome 3- (Beneficiaries with climate-resilient water security by enhancement of the water, sanitation, and ocean sectors in host countries), draws synergies with the proposed projects Output 1.1.2 on IWRM model implemented to enhance climate-resilient water supply systems. The proposed project can draw on best practices and approaches to strengthen the outputs. Although target locations in the Maldives haven't been specified, there is no foreseeable duplication of interventions but rather complementary.	No duplication. CI2 is a global investment facility that mobilizes private finance for climate-resilient water, sanitation and ocean infrastructure and does not identify specific investment sites in the Maldives. The proposed AF project finances adaptation interventions in Gdh. Thinadhoo, including integrated water resource management and resilient urban infrastructure. Any future CI2 investments would complement, rather than duplicate, these interventions by supporting larger-scale private sector investment.
Building Climate Resilient Safer Islands in the Maldives **Thematic area-** Adaptation **Target Locations-** Fonadhoo Island and Maamendhoo Island of Laamu Atoll **Sub-locations-** Meedhoo island of Addu Atoll, and Gan and Ishdhoo islands in Laamu Atoll **Status-** Completed 2021-2030 **Donor and Budget-**	● Institutional capacity building and policy support for realization and enforcement of integrated coastal zone management (ICZM), ● Protection of coastal communities and infrastructure exposed to coastal erosion, strengthened multi hazard early warning system services, and ● Improved observations and	The Government of Maldives, acting through Ministry of Environment, Climate Change and Technology, Japan International Cooperation Agency (JICA)	The project is still in its early stages and therefore, lessons learnt from the project once it is completed can be used to replicate good practices, complementing the proposed project.	This project draws synergies with the proposed Component 2, Output 2.1.2, on coastal protection buffers and will ensure that the approach is consistent with the project's national ICZM framework. It will also complement the community awareness and monitoring on climate hazard risk monitoring as well as be vital in the knowledge management platform Outcome 4.1.	No duplication. This GCF project is geographically limited to islands in Laamu and Addu Atolls and focuses primarily on coastal protection, ICZM implementation and national observation systems. The proposed project targets Gdh. Thinadhoo in Gaafu Dhaalu Atoll and adopts an integrated urban resilience approach combining resilient infrastructure, water security, ecosystem restoration, urban greening, regulatory strengthening and knowledge management. Lessons and technical standards from the GCF project will be applied without

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GCF- USD 66 million	monitoring of long-term wave, sea level, coastline, coral reef and land use.				overlapping investments or beneficiaries.
Supporting vulnerable communities in Maldives to manage climate change-induced water shortages **Thematic area-** Adaptation **Locations-** Nolhivaranfaru (Haa Dhaalu Atoll), Dharanvandhoo (Baa Atoll), Foakaidhoo (Shaviyani Atoll), and Maduvvavri (Raa Atoll) **Status-** Completed-(2015-2023) **Donor and Budget**- GCF- USD 28.2 million	● Scaling up an integrated water supply system to provide safe water to vulnerable households ● Introduction of decentralized and cost-effective dry season water supply systems; c. ● Groundwater quality improved to secure freshwater reserves for long term resilience.	Ministry of Environment Climate Change and Technology	This project has already drawn on lessons learnt from the IWRM project implemented from 2012-2017. The proposed project to AF can draw on several successful outcomes of this project such as exploring the embedding of water management training into the Maldives National University (MNU) rather than one-off workshops, ensuring a continuous supply of skilled local technicians.	Output 1.1.2 of the proposed project on IWRM model implemented to enhance climate-resilient water supply systems, directly builds on the success of this project. The Standard Operating Procedures (SOPs) and tariff-setting guidelines developed by GCF project can be a basis for developing thewater safety model.	No duplication. The completed GCF project was implemented in Haa Dhaalu, Baa, Shaviyani and Raa Atolls and focused primarily on expanding climate-resilient water supply systems. The proposed project targets a different island and extends beyond water security by integrating IWRM with flood management, resilient infrastructure, urban greening and institutional strengthening. The project will replicate proven technical approaches, SOPs and operational lessons while financing new investments in an uncovered location.
Increasing climate resilience through an Integrated Water Resource Management Programme in HA. Ihavandhoo, ADh. Mahibadhoo and GDh. Gadhdhoo Island **Thematic area-** Adaptation **Locations-** HA. Ihavandhoo, ADh. Mahibadhoo and GDh. Gadhdhoo Island **Status-** Completed (2012 -2017) **Donor and Budget**- Adaptation Fund- USD 8 million	● Establishment of integrated, climate-resilient water supply and management systems in Mahibadhoo, Ihavandhoo and Gadhdhoo ● Increase participation in the development, allocation and monitoring of freshwater use in a changing climate ● Replication and upscaling of climate-resilient freshwater management	Implementing Entity- United Nations Development Programme (UNDP) Executing Entity- Ministry of Housing and Environment	The success of this project has enabled scaling up of the interventions in identified northern atolls through the GCF project. This project also found that communities initially preferred "hard" engineering solutions taking significant effort to demonstrate that hybrid solutions were safer and cheaper. The proposed project approach could take this into account	Output 1.1.2 of the proposed project on IWRM model implemented to enhance climate-resilient water supply systems, directly builds on the success of this project. The pas project's IWRM model can directly be replicated in Gdh. Thinadhoo, drawing from lessons learnt in Gdh. Gadhdhoo from the same atoll. Data from this proposed project can be digitized and included in a localized repository, providing Thinadhoo with a longitudinal (15-year) climate data set in the Maldives.	No duplication. Although the earlier AF project included Gadhdhoo Island within Gaafu Dhaalu Atoll, it was completed in 2017 and did not include Gdh. Thinadhoo. The proposed project does not replicate previous investments at the same site; instead, it scales up the successful IWRM model in a new island facing different urban climate risks. Existing technical designs, operational experience and long-term monitoring data will be used to improve efficiency and sustainability while financing entirely new infrastructure and adaptation measures.

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G. Learning and Knowledge Management

83. UN-Habitat prioritizes systematic learning and knowledge management in all projects to capture and disseminate lessons learnt from all projects; this is a vital area of the proposed project. For adaptation initiatives providing empirical evidence with accurate data is essential to support communities, policymakers and academics facing rapid and intense climate change. In the Maldives, where islands have limited coping capacities, providing accurate data and documenting lessons is critical to strengthen resilience and inform future adaptation strategies.

84. The project moves beyond ad-hoc awareness, to a structured knowledge management framework. Diligent monitoring and assessment of results and impacts is crucial to test effectiveness of government-prescribed adaptation measures, especially in infrastructure and water management. The proposed project will serve as part of that learning curve that will allow national technical agencies to test their own assumptions for community-based adaptation. It will provide the government with the opportunity to review context specific approaches and scale up successful activities in other atolls to achieve climate resilience of communities and ecosystems.

85. Knowledge management is embedded in all outcomes of the project. While Components 1 and 2 focus on technical implementation, they provide guidelines, assessment and standards for the learning process. Component 3 is dedicated to strengthening institutional ownership and foundational awareness, ensuring that stakeholders are capacitated to engage with new resilience standards.

86. The project culminates in a dedicated Component 4, which ensures that technical innovations and strategies developed in Gdh. Thinadhoo are institutionalized through the establishment of an integrated platform which will facilitate evidence-based upscaling and replication across the Maldives and the wider region. A centralized digital resilience repository at the Thinadhoo City Council will host technical data, guidelines, and NbS standards, preserving high-quality knowledge for future development. To bridge the gap between technical data and community awareness, the project will publish 3 lessons learned case studies and produce multimedia knowledge products to document successes and challenges in NbS integration and water management, serving as a roadmap for other island councils. Moving from static products to active engagement, the project establishes community-led monitoring and reporting systems by leveraging the existing networks of the WDCs and proposed youth initiatives. This social process ensures that adaptation is supported by local leadership. Furthermore, Regional Exchange Workshops will facilitate peer-to-peer learning between Gdh. Thinadhoo officials and their counterparts from other islands and atolls. Through this comprehensive knowledge management strategy, the project transforms from a single-island intervention into a national catalyst for climate-resilient planning, ensuring that the investment provides dividends far beyond the project's geographical and temporal boundaries.

Table 9- Summary of Knowledge Management Strategy

Expected outputs	Knowledge products	Institutions Involved	Feedback measures/ knowledge tracking
Output 1.1.1- Buildings and local infrastructure upgraded and retrofitted to reduce flood and climate hazard risks	● 1 climate-resilient design guideline for infrastructure and building construction improved and operationalized	MoIHUD, Thinadhoo City Council, Gaafu Dhaalu Atoll Council, MoFPE, MoCCEE, WDCs	● Validation of guideline with government stakeholders ● Annual performance reports
Output 1.1.2- IWRM model implemented to enhance climate-resilient water supply systems	● IWRM assessment report ● Financial model developed, including a Water Safety Plan	MoIHUD , Thinadhoo City Council, Gaafu Dhaalu Atoll Council, Fenaka Corporation Ltd., WDCs	● Stakeholder Consultations Validation of guideline with government stakeholders ● Annual performance reports

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Output 2.1.1- Urban greening and climate-smart agroforestry practices implemented to increase adaptive capacity and reduce urban heat stress	● 1 comprehensive climate risk assessment, land availability analysis report ● Trainings on agroforestry practices (toolkits, workshop reports, inputs)	MoIHUD, MoFPE, MoCCEE, Thinadhoo City Council, Gaafu Dhaalu Atoll Council Fenaka Corporation Ltd., WDCs, Youth Groups	● Pre and Post knowledge surveys for trainings ● Stakeholder consultations and validations ● Annual performance reports
Output 3.1.1- Institutional frameworks and capacities strengthened	● 1 CRIVA ● 5 regulatory frameworks- reports ● Capacity Building trainings	MoIHUD, MoFPE, MoCCEE Thinadhoo City Council, Gaafu Dhaalu Atoll Council Fenaka Corporation Ltd, other atoll councils	● Pre and Post knowledge surveys for trainings ● Stakeholder consultations and validations ● Annual performance reports
Output 3.2.1- Capacity building initiatives for local stakeholders and communities conducted	● Capacity building trainings	Gaafu Dhaalu Atoll Council, Thinadhoo City Council, Fenaka Corporation Ltd., WDCs Youth Groups	● Pre and Post knowledge surveys for trainings
Output 4.1.1- Knowledge products developed and disseminated to support learning, replication, and upscaling of climate adaptation strategies	● Climate resilience knowledge repository ● Lessons Learned case study reports ● 3 multimedia videos	MoIHUD, ,MoFPE, MoCCEE, Thinadhoo City Council, Gaafu Dhaalu Atoll Council, Fenaka Corporation Ltd., WDCs, Youth Groups, other island and atoll councils, relevant government departments.	● Stakeholder consultations and validations ● Workshop reports ● Annual performance reports ● Community-led Monitoring and Reporting System

H. Consultative Process

87. The consultations with authorities in Maldives have been an ongoing process with several meetings and discussions held at national, sub-national and local government levels. Discussions have been held both in person and virtually, throughout the concept development process and will be continued to ensure that buy-in and interest is cultivated at every step of the project preparation. Furthermore, consultations were also held with sector experts, who have previously worked closely with communities in Gdh. Thinadhoo and have carried out extensive community consultations for vulnerability assessments and project implementation at the island level. A preliminary community survey was also disseminated by the city council to get an overview of the needs and impacts faced by communities, understand the socio-economic dynamic, awareness levels and capture their level of willingness for engagement.

88. During the development of this proposal, a phased and risk-managed approach to stakeholder engagement was systematically deployed. Direct, on-island community workshops within Gdh. Thinadhoo were unfeasible during the conceptual stage given logistical and travel-funding constraints inherent to the Maldives. However, for initial formulation baselines, to ensure rigorous alignment with the AF's ESP and Gender Policy the project team actively bridged this gap by utilizing a highly targeted Institutional and Civil Society Proxy Consultation Model where the communities were reached out to through the Thinadhoo City Council and the WDC, through questionnaires designed to understand vulnerabilities of the communities through localized surveys. All consultations were also attended by the Environmental and Social Safeguards Specialist of the MoIHUD, to ensure compliance of social safeguards was in place.

89. The project team fully acknowledges that while this structural proxy representation and quantitative survey model are sufficient for defining the overarching strategic components at the Concept Note stage, a deeper, direct, and extensive engagement with marginalized sub-groups is mandatory for full proposal completion. Therefore, the project framework has formally scheduled on-ground participatory focus group discussions (FGDs) specifically targeting women-led cooperatives,

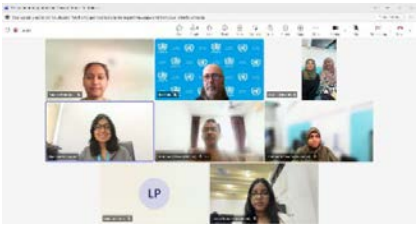
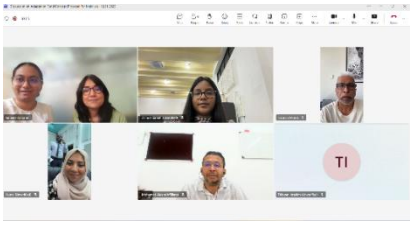
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youth groups, disabled residents, and elderly populations during the development of the full proposal utilizing the PFG.

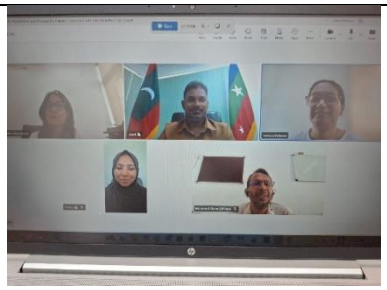
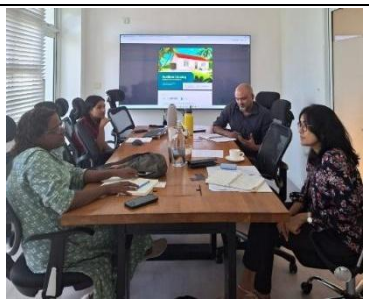
Table 10 - Stakeholders and communities engaged in consultations

Stakeholder	Date of meeting and Participants	Key points of discussion
National Government Agencies	**07.12.2025** **- Ministry of Finance and Planning** **Attendees:** (4 Male, 3 Female) Hussain Imran Abdul Muhaimin-HE State Minister Mohamed Yammal- MoFP Mohamed Imad- MoFP Fathima Shaheer- MoFP Aminath Nashia- MoFP UN-Habitat: Roi Chiti- Human Settlements Officer (HSO), Harshini Halangode- Country Programme Manager (CPM)	 ● Macro-economic challenges in ensuring equitable distribution of services and climate adaptation measure across the Maldives. ● Validity of the intervention and alignment with the 20-year National Development Strategy and establishment of integrated regional economic hubs ● Request for technical assistance to develop masterplans for economic hubs and land use planning
	08.12.2025 **- Meeting with MoCHI** **Attendees:** (4 Male, 2 Female) Dr. Abdulla Mutthalib- HE Minister Ibrahim Thoaam Mohamed- HE Minister of State Asrar- Project Engineer Fathimath Shanna- Planning Consultant UN-Habitat:Roi Chiti- HSO, Harshini Halangode- CPM	 ● Priorities of MoCHI ● Selection of project location and possible interventions to support climate adaptation ● On-going interventions and complementarities
	08.12.2025 **Meeting with - MoTE** **Attendees:** (2 Male, 1 Female) Dr. Abudulla Niyaz- HE Minister of Tourism and Environment Roi Chiti- HSO, UN-Habitat Harshini Halangode- CPM	 ● Requested inclusion of eco-tourism activities in climate adaptation interventions
	09.12.2025 **Meeting with - MoFA** **Attendees:** (2 Male, 3 Female) Ms.Mariyam Midhfa, Joint Secretary Mr. Ahmed Salman Zaki, Director Ms. Faiha Firag, Desk Officer, UN-Habitat: Roi Chiti- HSO, Harshini Halangode- CPM	 ● MoFA's commitment to climate adaptation measures and challenges as a SIDS. ● Urgent need to support planned urbanization

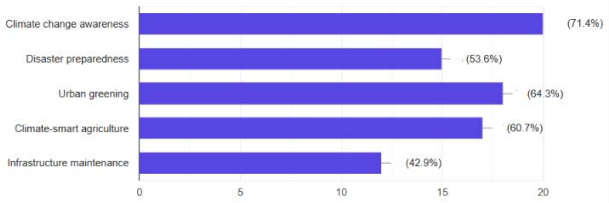
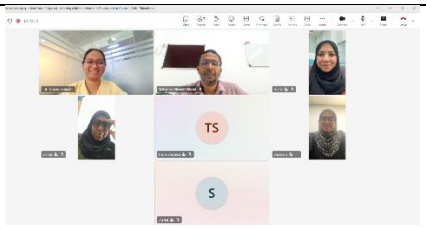
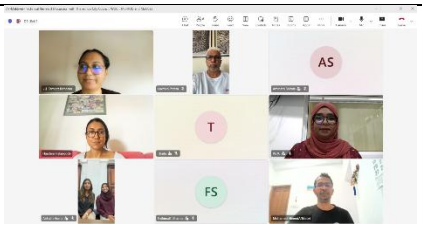
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	09.12.2025 **Technical Meeting with MoCHI and MoTE** **Attendees**: (4 Male, 2 Female) Miaaza Hussain Amjad Abdulla- DG, Climate Change Department, MoTE Ahmed Waheed- Director, MoTE Mohamed Azan- Environment Analyst UN-Habitat: Roi Chiti- HSO, Harshini Halangode- CPM	 ● Need for climate resilient neighborhoods with mix of NbS and grey solutions – prioritize integrated water resource management, urban passive cooling, coastal buffers, flood resilient infrastructure (housing, roads, drainage ● Necessity of capacity building at local level ● Engagement of practioners (eg construction industry, urban planners) ● Strengthen policy and regulatory frameworks supported with climate resilient standards, guidelines and design.
	29.12.2025- Virtual meeting with the MoCHI and MoTE **Attendees**: (3 Male, 6 Female) Aishath Huma- Environmental and Social Safeguards Specialist Miaaza Hussain- Engineer MoCHI Fathimath Shaufa- MoCHI Zaina Shareef- Assistant Director, Climate Change Department, MoTE UN-Habitat: Roi Chiti- HSO, Harshini Halangode- CPM Laxman Perera- Senior Adviser, Mohamed Aleem- National Project Manager (NPM), Tameez Bohoran, Project Architect,	 ● Confirmation of site selected ● Confirmation of components and interventions ● Confirmation that activities are not duplicated and complementarity with on-going interventions. ● Climate vulnerabilities and challenges of population ● Existing policies, guidelines – gaps and needs
	12.01.2026- Virtual Technical Meeting with MoCHI and MoTE **Attendees:** (3 Male, 4 Female) Aishath Huma- Environmental and Social Safeguards Specialist Thibyan Ibrahim- Director, Climate Change Department, MoTE Zaina Shareef- Assistant Director, Climate Change Department, MoTE Harshini Halangode- CPM Laxman Perera- Senior Adviser, UN-Habitat Mohamed Aleem- NPM, UN-Habitat Tameez Bohoran, Project Architect, UN-Habitat	 ● Finalization of concept note for submission to the AF Secretariat
Atoll administrations	**07.12.2025** **- Mayor of Male City Council** **Attendees:** (3 Male, 3 Female) Adam Azim- Mayor Ismail Sobah- City Council Chief Statistician Dhiyana- Media, City Council Mariyam Nazima- Head of Bureau UN-Habitat: Roi Chiti- HSO, Harshini Halangode- CPM,	 ● Challenges of Greater Male regional in terms of urban sprawl and impacts of climate change ● Site visit to Viligili (Greater Malé region) where climate adaptation measures have been tested successfully (coastal nature-based conservation buffers, passive cooling, rainwater runoff and drainage, coral restoration)

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Island Councils	**12.03.2026** **-Meeting with Mayor of Thinadhoo City Council** **Attendees**: (2 Male, 3 Female) Saud- Mayor, Thinadhoo City Council Aishath Huma- Environmental and Social Safeguards Specialist, MoCHI Harshini Halangode- CPM, UN-Habitat M.S.M. Aleem, NPM, UN-Habitat Tameez Bohoran, Project Architect, UN-Habitat	 ● Discussion on interventions in Thinadhoo ● Detailed community consultations ● Discussion on ongoing initiatives that could draw synergies with the project (ex: attending the international forum on flood mitigation organized by Japan) ● Discussed providing support and commitment towards facilitating further community consultations.
International Agencies	**08.12.2025** **- Meeting with United Nations Resident Coordinator's Office, Maldives** **Attendees:** (1 Male, 3 Female) Najma Abudulla-Communications and Advocacy Shaha Shakyb- DMO Roi Chiti- HSO, UN-Habitat Harshini Halangode- CPM, UN-Habitat	 ● Discussion of the project – challenges, needs vis-à-vis urbanization and climate adaptation ● Increase of social issues with unplanned urbanization ● Macro-economic and fiscal challenges which limit capacity to respond/adapt to climate impacts
Sector Expert	**08.12.2025** **- Riyan (Pvt) Ltd.** **Attendees:** (1 Male, 3 Female) Fathimath Rasheed- Director Riyan Hussain Simad- Director Imsa Shakir- Senior Socioeconomic Researcher Harshini Halangode- CPM, UN-Habitat	 ● Confirmation of needs of local communities in Thinadhoo relating to climate resilient infrastructure. These include water and sewerage, coastal protection, storm water management, road infrastructure, rain water harvesting, climate resilient housing. ● Need to raise awareness of community groups on resilient and participatory city planning tools. ● Policy needs include built environment regulatory framework, no policies or standards for sustainable/green resilient infrastructure towards creation of livable cities ● Capacity building needs to support city councils to better plan and regulate built environment through short term training programmes.
Community	08.03.2026- Community evaluation survey- Understanding the climate impacts of communities in GDh. Thinadhoo. Disseminated by the city council	● 80% of the community responded to annual flood events and heat stress ● Almost all reported noticing changes in climate patterns in the last few years ● 85% reported roads, drains and houses as vulnerable infrastructure ● 38% of the responses were from female member of the community (as of 01.07.2026) ● 29% of the responses were from youth ages 18Y-35Y (as of 01.07.2026)

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		● 6% of the responses were from older persons above 60Y (as of 01.07.2026) Based on the responses, the community has highlighted multi hazard exposure to flooding, sea swells and extreme heat. Improvement of the infrastructure such as roads and sustainable drinking water was seen as a priority. The following priority areas were identified. 
	21.05.2026- Meeting with Women's Development Council on the Gender Based vulnerabilities **Attendees:** (1 Male, 6 Female) Maryam Sharoona- President, WDC Shimna- Member Thaifa Shaheed- Member Shaffaf- Member Aishath Huma- Environmental and Social Safeguards Specialist, MoIHUD UN-Habitat: M.S.M. Aleem, NPM, Tameez Bohoran, Project Architect	 ● Vulnerabilities and challenges faced by women in Gdh. Thinadhoo ● Gaps in knowledge, awareness and information accessible on water insecurities and coastal vulnerabilities ● Water quality issues ● Limited resources for alternate livelihoods such as agriculture ● Issues with flooding at least 1-2 times a year- inundation of houses and buildings including the WDC building in the 2025 floods- female headed households, are most impacted. ● Lack of safe evacuation options, leaving people stranded and burdened ● Improper stormwater drainage systems. ● Temporary flood control measures such as sandbags provided by the City Council ● Lack of early warning systems and ineffective decision support systems ● Gaps in funding for capacity building- only 5% of the annual budget allocated to WDC
	05.07.2026- Meeting with members of the WDC on gender gaps, disaster response expenditure and project sustainability Attendees: (3 Male and 9 Female) Attendees: Zuhurulla Siyaard- Director General MoIHUD Aishath Huma- Environmental and Social Safeguards Specialist, Fathimath Shanna- MoIHUD Maryam Sharoona- President, WDC Aminath Shimla- Member Thaifa Shaheed- Member Shaffaf- Member Harshini Halangode- CPM Laxman Perera- Senior Adviser, UN-	 ● Sustainability of the interventions- include activities in the Council's and WDCs activity calendar and 5 year strategy ● Data on gender gaps ● Disaster recovery cost information. Priority interventions were seen as capacity building trainings on climate smart agriculture, urban greening in schools, public parks and playgrounds and along roads. These activities were prioritized to support livelihoods

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	Habitat Mohamed Aleem- NPM, UN-Habitat Tameez Bohoran, Project Architect, UN-Habitat	and reducing heat stress. DG, MoiHUD stressed that land use planning was also seen as an important factor to consider prior project intervention implementation Replacing conventional practices of using sandbags for flood control measures at household level with innovative sustainable drainage solutions, reducing recurrent costs by the City Council. WDC has shown capacity in implementing NbS and monitoring through MoU modality with the EE.

I. Justification for Funding Requested

90. Maldives is among the most vulnerable countries affected by climate change. The country faces increasing climate-related risks and urgently needs support to implement urgent climate adaptative actions.

91. Faced with rising macroeconomic risks due to high public debt (134.2% of GDP in 2024[41]), falling reserve (with a USD 1 billion in external debt servicing due in 2025[42]), widening fiscal deficits, and external vulnerabilities, the pressure on government spending, particularly on coastal protection, road and drainage infrastructure and urban planning is constrained. Under a Business-as-Usual scenario, existing infrastructure systems, water supply networks, housing, and coastal areas in Gdh. Thinadhoo will remain highly vulnerable to increasing climate-induced flooding, sea swells, erosion, heat stress, and water insecurity. Current reactive approaches, including repeated road repairs, conventional drainage rehabilitation, desalination-dependent water supply systems, and hard-engineered coastal protection measures, involve high recurring operational and maintenance costs while providing limited long-term resilience benefits. Without the proposed project, climate-related damages and disruptions to infrastructure, livelihoods, housing, public services, and ecosystems are expected to increase significantly over time. The government will continue to prioritize costly, reactive disaster relief and hard-engineering infrastructure, which is proving unsustainable (Table 4 indicates cost effectiveness rationale).

92. While funding is usually mobilized for national level interventions and focused on administrative centers, islands such as Gdh. Thinadhoo that are small but have significantly larger populations are often overlooked. Identified as a part of the Southern Integrated Economic Zone in the Urban Development Act 2024, under the Maldives' 20-Year National Development Strategy (2026-2046), Gdh. Thinadhoo remains an island impacted by significant urbanization and climate induced pressures but lacks the independent coping capacity and adaptability due to lack of resources and no foreseeable government financing. An underinvestment scenario will further worsen the climate impact unless financial support is forthcoming to address the increasing demand for climate resilience building in cities and settlements.

Rationale for Full Cost Funding

93. Confirmation of Sole Funding Execution: The strategic objectives, outcomes, and outputs defined under this project will be achieved solely and completely through the requested USD 20,000,000 grant funding under this Adaptation Fund proposal. The execution of the technical design does not rely on co-financing, parallel donor configurations, or counterpart domestic funding to fully attain its targets. The justification for full-cost funding is anchored on the following distinct, self-contained operational criteria:

94. **Inclusive Intervention:** The project integrates institutional and community capacity building, resilient infrastructure, NbS solutions for coastal/sea erosion and creation of climate-smart water safety management, and knowledge management with a focus on replicability across all atolls. Each component was identified through an extensive consultation process and is interdependent, requiring full funding to deliver sustainable, systemic adaptation outcomes. Partial funding could undermine the

41 Country Climate Development Report, Maldives- World Bank 2024
42 Country Climate Development Report, Maldives- World Bank 2024

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effectiveness and sustainability of the interventions.

95. **Financial Independence:** The requested Adaptation Fund grant covers the full technical scope, including infrastructure procurement, capacity-building training, and policy development. The project does not rely on parallel donor funding to reach its stated outcomes.

96. **Targeted Resource Allocation:** The total budget is calibrated to cover the full cost of the specific interventions from hardware (drainage/roads) to software (technical training/coding). By focusing on the last-mile link, the project provides a self-sustaining model that eliminates the need for further emergency spending on disaster-related reconstruction.

97. **Targeting Vulnerable and Marginalized Groups:** The project prioritizes the most vulnerable populations overly affected by climate impacts, including women, youth, urban low-income families, disabled persons and other marginalized groups, requiring well-targeted resource-intensive measures to ensure resilience benefits are equally gained.

98. **Confirming Long-Term Sustainability:** Strong local level participation- both local authorities and community engagement which requires other stakeholders to act effectively, fosters a sense of ownership among all stakeholders, committing them to mainstream activities and strategies developed through the project, making the investments durable and guaranteeing sustained benefits beyond the project's lifetime.

99. The proposed project addresses key adaptation gaps through a mix of climate-resilient infrastructure, hybrid NbS, resilient housing improvements, IWRM, urban greening, and stronger institutional capacity. Compared to a Business-as-Usual (BAU) scenario, these measures are expected to reduce climate-related losses, cut long-term repair and recovery costs, improve water security, and strengthen both ecosystem services and community resilience.

Preliminary estimates suggest that the interventions could avert around USD 20–35 million in cumulative climate-related damages and losses over a 10-year period across infrastructure, water systems, coastal areas, housing, and livelihoods. This estimate is based on a simple comparison between past loss patterns under BAU conditions and projected climate risks and the reduced level of losses anticipated with the proposed measures in place, using reasonable assumptions on how much risk each intervention can reduce.

Table 11- Summary of funding justification

Project Component	**Business-as-Usual (BAU) Scenario**	**Adaptation Fund (AF) Project Scenario**
Climate Resilient Infrastructure	Continued reliance on fragmented, non-integrated "grey" infrastructure (e.g., asphalt roads without drainage). High recurring maintenance costs and increased vulnerability to urban flooding. **BAU Cost:** Recurrent emergency flood relief, road reconstruction, costs average USD 1.5M to USD 2.5M annually.	Implementation of integrated, hybrid grey/green infrastructure (NbS). Provides long-term drainage efficiency, reduces annual flood damage costs by an estimated USD1–USD1.5M annually, and enhances service lifespan, effectively protecting public assets over a 20-year operational lifecycle.
Integrated Water Management (IWRM)	Over-reliance on energy-intensive desalination and erratic, poorly maintained rainwater harvesting. High vulnerability to dry spells and groundwater pollution	Upgraded centralized rainwater harvesting combined with smart monitoring and storage. Ensures sustainable, low-carbon water access and drastically reduces water-scarcity induced emergency costs (~USD1–USD2M/year).
Policy & Institutional Capacity	Ad-hoc urban planning without climate-adaptive building codes. Inconsistent maintenance of public assets due to lack of technical guidelines.	Development of 5+ regulatory frameworks (resilient building codes/technical guidelines). Institutionalizes adaptation, ensuring future investments are climate-proofed beyond the project duration.

100. This project is designed drawing on verified international literature, global technical urban guidelines, and empirical results from successfully executed climate adaptation models as well as UN-Habitat's previously implemented projects. Globally, scientific literature firmly establishes that NbS and hybrid grey/green infrastructure frameworks possess up to 50% greater cost-efficiency[43] and significantly lower depreciation rates over a 20-year lifecycle compared to purely grey engineering

[43] https://nbi.iisd.org/wp-content/uploads/2021/10/investment-in-nature-close-infrastructure-gap.pdf

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solutions in highly dynamic coastal zones. The project includes parameters of the UNDP-implemented, AF financed project, 'Increasing Climate Resilience through an IWRM Programme' as recommended by the MoIHUD and MoCCEE as one of the key outputs. This proposal adopts the core lessons learned from that precedent. Additionally, global methodologies derived from UN-Habitat's international urban resilience portfolio have been cross-referenced to frame the participatory baseline surveys. At the full proposal development stage, further comparative cost-benefit evaluations will be conducted against prevailing international building standards to solidify performance benchmarks.

101. By grounding interventions in concrete, field-tested adaptation strategies, the project systemically elevates the baseline adaptive capacity of vulnerable island communities. The deployment of the ecosystem-based and NbS approach serves as the foundational mechanism across all physical interventions. This holistic approach ensures that the localized interventions on GDh. Thinadhoo directly generate sustainable co-benefits, including local micro-climate mitigation, the protection of fragile freshwater lenses, and the conservation of critical coastal biodiversity. Active, structural community engagement facilitated through formal partnerships with City Councils and WDCs guarantees that the natural resource management systems remain operationally functional, transforming the AF's targeted financial investment into a durable, self-sustaining model for island resilience.

J. Sustainability of the Project

102. The design of the project has been carefully crafted to ensure the long-term sustainability of its outcomes beyond the project lifecycle. The project will deliver on economic, social and environmental benefits to vulnerable groups in particular women, youth and marginalized groups in the targeted project location. The project ensures sustainability through the integration of localized resilience standards into national building regulations, and creating a sense of ownership at the City Council by establishing a localized data repository linked to national government databases. Furthermore, through the establishment of youth climate leadership initiatives and capacitating WDCs and the comprehensive knowledge management platform, a landscape for replication of interventions will be created.

103. Infrastructure interventions under Outcome 1.1 such as the maintenance of upgraded roads and drains and retrofitted public buildings and IWRM infrastructure, will be operated and maintained by the Thinadhoo City Council and Fenaka Corporation, the state-owned utility provider. MoIHUD who will overlook the project implementation for these activities, will transfer ownership through a Memorandum of Understanding (MoU), establishing a streamlined handover process to ensure long term sustainability. Focused consultations will further be held during the full proposal development to ensure that project deliverables are clearly achieved. Interventions under Outcome 2.1 will be implemented through participatory community driven methods, with oversight from the MoIHUD and MoCEE and the local actors to ensure maintenance and sustainability at a community level will be upheld following project closure. UN-Habitat's 'People's Process has proven to be successful in projects of similar scale and nature, where community driven interventions have shown lasting impacts.

104. **Institutional Sustainability:** The project is aligned with national goals, policies and plans of Maldives in terms of adaptation initiatives and will contribute to the adaptation initiatives of the country through knowledge transfer platforms and replication of strategies. During the project implementation phase, ownership of the project will remain with the lead implementing agencies, (MoIHUD and MoCEE) and upon completion of the implementation phase, ownership will be formally transferred to the City Council and WDC. This transfer is typically carried out through an official handover letter issued by the implementing agencies[44]. Implementation of all activities will follow national procurement guidelines.

105. The City Council as well as WDC have established a system to include the project interventions carried out in the city, within their respective 5-year Strategic Plans (SP). During consultations with the Thinadhoo City Council, WDC and MoIHUD, it was agreed to ensure that priorities for SP 2026-2031 and activity calendars for each year align with the project interventions[45].

44 Information on general protocols for transfer of ownership, MoIHUD, 06.07.2026

45 Meeting with Thinadhoo City WDC, 06.07.2026

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This ensures ownership and institutionalization of the project outputs within the city frameworks. Activities under Outcome 1.1 as well as 2.1 and 3.1 will be included under the City Council with oversight from the MoIHUD and MOCCEE, while activities under 2.1 and 3.2 will be included under the WDC. Outcome 4.1 will be overlooked by both the City Council, WDC and the EEs. Fenaka Corporation, will be primarily responsible for managing and maintaining the upgraded infrastructure under Output 1.1.2 together with the City Council, following the modality of the similar project implemented by UNDP in 2017, ensuring strong integration and collaboration, at the island level. Through capacitating local authorities and technicians on infrastructural maintenance, together with operations and maintenance manuals, the project will ensure that resilience guidelines and standards will be applied beyond the project's lifetime and in future interventions. All knowledge products and capacity building materials will be transferred to the local authorities and WDC, who have expressed the need for such programmes. Capacitating youth groups will ensure intergeneration capacity equipping future leaders to manage and respond to climate stresses.

106. **Social Sustainability:** Local experts and consultancies who have continuously engaged with communities in the island were consulted during the project design stage. Furthermore, through the preliminary evaluation survey disseminated to the communities through the city council while 70% of respondents expressed interest in participating in capacity building programmes, 80% expressed support towards the project initiative. Focused group discussions during full proposal development and implementation will enable communities to gain a greater understanding of climate change impacts and benefits of adaptation. The capacity building interventions will also further sustainability through knowledge gaining and sharing ensuring equitable engagement with vulnerable communities (women and girls, youth, disabled and older persons) enhancing the community's buy-in to ensure long term sustainability. Integrating activities into the Council and WDC SPs will ensure greater buy-in from the public, through annual stakeholder and public consultations, which will begin prior to implementation.

107. **Economic Sustainability**: Adaptation actions are essential for mitigating economic losses due to flooding, heat and sea erosion. The project actions address the economic losses at multiple levels i.e. at the community (livelihood losses, repair of damages to house and personal effects, reduced costs of cooling), at the island level (cost of repair of damaged infrastructure, cost of relief measures etc.), and at the national level (restoration of large infrastructure). The project has also justified the cost effectiveness of using hybrid approaches with NbS for long-term economic viability.

108. **Financial Sustainability**: The project will contribute to the implementation of the NAP and will be included in the government's annual work plan. At output level, the project also considers establishing financial models including water safety plans for implementing IWRM benefiting both the city councils and the communities. Furthermore, the identified EEs are government entities with specific mandates to serve the people. Therefore, accountability of the investment is guaranteed, and continuity of activities beyond the project's lifetime is assured.

109. **Environmental Sustainability**: It is of utmost importance that no component of the project has any negative impact on the ecosystem. It is expected that consultations with experts on ecosystems and biodiversity will continue and be given high priority during the full proposal development stage to ensure that adequate tools and processes are incorporated, thereby providing environmental sustainability. Beyond the Ees, MoFA, MoFPE, City Councils and the private sector will be consulted. All elements, including plant species used in the green corridors and retrofitting, will be reviewed by these expert entities to confirm there are no negative impacts on local ecosystems.

Replicability and Scalability of Interventions

110. Although the project has been designed catering to context specific needs, the interventions are replicable and can be scaled up within the greater atoll as well as nationally and regionally. To ensure the sustainable replication and upscaling of adaptation benefits and outcomes beyond project completion, the project implements a multi-tiered institutional and capacity-transfer strategy grounded entirely in the project's designed frameworks. First, the project ensures long-term structural upscaling through the integration of the localized climate-resilient regulatory frameworks into national regulations under the oversight of the MoIHUD and MoCCEE. Secondly, the project establishes a localized data repository at the City Council level that links directly to national government databases, providing a permanent, data-driven baseline for replication across other geographic zones. Furthermore, institutionalization is secured by legally embedding these project interventions directly into the City

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Council and WDC 5-year Strategic Plans. To operationalize and accelerate replication, the project establishes structured peer-to-peer knowledge exchange tracks, including facilitated exposure visits for leadership delegations from neighboring Island Councils to observe the functionality and lessons learnt through integrating hybrid/NbS in infrastructure. Finally, long-term replication and upscaling across all low-lying atolls in the Maldives will be ensured through formal institutional handover, direct integration of climate resilience models into national and local planning and regulatory systems, sustained data management and knowledge transfer supported by the project's localized knowledge repository platform, regional knowledge exchange workshops, localized technical manuals, and toolkits and a robust post-project monitoring framework supported by the responsible authorities.

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K. Environmental and Social Impacts and Risks

111. The project was selected for submission to the AF through a national consultation process and will be implemented and monitored in line with national legislation and standards. The risks identified are low in magnitude and are external and contextual to Maldives' institutional capacity and local socio-economic dynamics rather than directly caused by the project interventions. These may require further assessment and management at full proposal stage. However, UN-Habitat's Environmental and Social Safeguard Policy (ESSS) will be applied for any risks identified. Overall, the project ranks as Category B2 or medium risk as per AF ESP. The project involves physical infrastructure interventions (climate-hardened roads, drainage, IWRM, and green/coastal buffers) carrying medium-level environmental and social risks, manageable through an Environmental and Social Management Plan (ESMP) and monitored via an E&S Monitoring Plan. Screening confirmed the project does not involve involuntary resettlement, impacts on critical/legally protected habitats, indigenous peoples, or cultural heritage sites, and does not require an environmental license. Category B2 is therefore confirmed as the appropriate classification.

Table 12 - Alignment with AF's Environmental & Social Policy

Checklist of environmental and social principles	No further assessment required for compliance	Potential impacts and risks – further assessment and management required for compliance
Compliance with the Law		**T**here is a **low risk** of non-compliance with national environmental, construction, land-use, labour and permitting requirements during implementation of project activities, particularly for infrastructure upgrades, water systems, public building retrofits and coastal restoration works. **Mitigation measures**: All project activities will undergo environmental and social screening under the ESMP. Required approvals from the EPA, MoCCEE, MoIHUD, and relevant local authorities will be obtained where required. Environmental and social requirements will be included in procurement documents and contractor agreements, with compliance monitoring conducted by the PMU and relevant agencies. **Further assessment** will be carried out through ESMP screening and preparation of site-specific ESMPs for infrastructure works.
Access and Equity		There is a risk **(low -medium)** that vulnerable and disadvantaged groups within GDh. Thinadhoo may not equally access or benefit from project interventions, including climate-resilient infrastructure, water security measures, livelihood activities and capacity-building programmes. Direct risks: Some groups, including low-income households, women, youth, older persons, PwD and other vulnerable groups, may face barriers to participation or access to project benefits. **Mitigation measures:** The project will undertake social screening and inclusion assessment during preparation and implementation, apply transparent and inclusive beneficiary selection criteria in coordination with GDh. Thinadhoo City Council and relevant stakeholders and ensure meaningful participation of vulnerable groups through accessible consultation methods. Gender-responsive approaches, inclusion targets and monitoring indicators will be applied to track equitable access to project benefits. Accessible GRM will be established through the City Council and relevant government channels to ensure concerns from affected communities are recorded and addressed in a timely manner. **Further assessment**: Social assessments will be conducted during implementation to ensure equitable distribution of benefits

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Marginalized and Vulnerable Groups		There is a **medium risk** that marginalized and vulnerable groups, including low-income households, women, youth, older persons, PwD, WHH and climate-exposed households, may not fully participate in project planning or equally benefit from project interventions. Direct risks: Climate-resilient infrastructure, water security measures and livelihood activities may not adequately address the specific needs of vulnerable groups if their perspectives are not incorporated. **Mitigation measures:** The project will undertake vulnerability and inclusion assessments during preparation and implementation, apply inclusive stakeholder engagement approaches, and ensure active participation of women, youth, older persons, PwD and other vulnerable groups. Gender-responsive and socially inclusive measures will be integrated into the ESMP and project implementation plans. Participation and benefits will be monitored using sex-, age- and vulnerability-disaggregated indicators, and accessible GRM will be established through Gdh. Thinadhoo City Council to address concerns and improve accountability. **Further assessment**: Vulnerability and social inclusion assessments will be conducted during project preparation and implementation, with monitoring of participation and benefits of vulnerable groups through the ESMP.
Human Rights		There is a **low–medium** risk that vulnerable groups may be insufficiently consulted, have limited access to information, or be excluded from decision-making processes during project implementation. Direct risks: Project benefits may not be equally accessed if vulnerable households and groups are not adequately considered during planning and implementation. **Mitigation measures:** The project will apply a rights-based and "do no harm" approach through inclusive stakeholder engagement, transparent information disclosure, and meaningful participation of vulnerable groups in planning, training and decision-making activities. A GRM will be established through Gdh. Thinadhoo City Council to ensure concerns are addressed in a timely and accessible manner. **Further assessment:** Stakeholder engagement and social inclusion monitoring will be conducted throughout implementation to ensure equitable participation and access to project benefits.
Gender Equality and Women's Empowerment		There is a **medium risk** that existing gender-related barriers may limit women's participation in decision-making, access to project benefits and involvement in capacity-building activities. Direct risks: Women may have unequal opportunities to participate in project consultations, training activities, livelihood initiatives and community decision-making processes **Mitigation measures:** A Gender Action Plan will be developed and implemented to ensure gender-responsive planning, equitable participation and access to project benefits. The project will promote women's participation in decision-making, training and community activities, apply gender-sensitive consultation approaches, and monitor participation using sex-disaggregated indicators. Appropriate measures will be integrated to prevent gender-based discrimination and ensure safe participation. **Further assessment:** Gender analysis and monitoring will be integrated into ESMP implementation.
Core Labour Rights		There is a **medium risk** of unsafe working conditions and non-compliance with labour standards during road upgrading, drainage improvements, water infrastructure works, public building retrofits and coastal ecosystem restoration activities. **Mitigation measures:** The project will apply Labour Management Procedures and occupational health and safety (OHS) requirements consistent with the Employment Act of the Maldives and Adaptation Fund requirements. Contractors will be required to implement codes of conduct, provide worker induction and appropriate personal protective equipment (PPE), and comply with labour and workplace safety requirements. Routine supervision, compliance monitoring and corrective actions will be undertaken by Ees.
Indigenous Peoples	x	**No Risk Identified** as no identified indigenous populations have been recorded apart from the resident population of Gdh. Thinadhoo and the migrant populations. **Further assessment** to maintain verification through site validation and stakeholder mapping at inception.
Involuntary Resettlement	x	**No Risk Identified:** The project does not anticipate any physical or economic displacement or resettlement. All retrofitting will be carried out in-situ complying with the AF and UN-Habitat social safeguards and construction interventions will be implemented following a participatory process with community engagement and consultation.

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Protection of Natural Habitats		There is a **medium ris**k that project activities may temporarily disturb natural habitats and coastal ecosystems, including coastal vegetation, marine areas and urban green spaces during implementation. Direct risks: Coastal buffer restoration, drainage improvements, land-based infrastructure works and urban greening activities may cause temporary disturbance to vegetation, soil and coastal habitats if not properly managed**.** **Mitigation measures:** The project will apply biodiversity and habitat screening during site selection, avoid sensitive ecological areas where possible, prioritize degraded areas for restoration, use appropriate native species, and implement site-specific ESMPs for activities with potential environmental impacts. Ecosystem-based approaches, including coastal vegetation restoration and urban greening, will be applied to enhance rather than degrade natural habitats. **Further assessment**: Screening of natural habitats and ESMPs will be required for all coastal and ecosystem-related interventions.
Conservation of Biological Diversity		**T**here is a **medium risk** of adverse impacts on coastal and marine biodiversity if project activities are not appropriately planned and managed, particularly during coastal restoration, drainage improvements and urban greening activities. Direct risks: Poorly designed interventions may temporarily disturb coastal vegetation, marine habitats and associated species during construction and restoration activities. **Mitigation measures:** The project will undertake biodiversity screening during site selection and apply avoidance and minimization measures for sensitive areas. Restoration activities will prioritize native species and appropriate ecosystem-based approaches. Biodiversity considerations, invasive species prevention measures and ecological safeguards will be integrated into the site-specific ESMPs, with technical inputs from relevant environmental authorities. **Further assessment**: Biodiversity screening and ESMPs will be required for all coastal and ecosystem-related interventions.
Climate Change		There is a l**ow–medium risk** of maladaptation if climate risks are not adequately considered in the planning, design and implementation of infrastructure and ecosystem-based interventions. Direct risks: Infrastructure may not perform as expected under future climate conditions, including increased rainfall intensity, flooding, sea-level rise, coastal erosion and heat stress. **Mitigation measures:** The project will integrate updated climate projections and climate-risk information into planning and engineering design. Climate-resilient design standards, climate screening tools and adaptive design approaches will be applied to all infrastructure and ecosystem-related activities. Relevant government agencies, planners and technical personnel will be engaged in design review and quality assurance processes. **Further assessment:** Climate risk assessments will be incorporated into engineering design, site selection and project implementation processes to ensure investments remain effective under future climate scenarios.
Pollution Prevention and Resource Efficiency		There is a **low–medium risk** of localized pollution and inefficient resource use during construction, rehabilitation and restoration activities, including road works, drainage improvements, water infrastructure upgrades and building retrofits. **Direct risks:** Construction activities may generate dust, noise, construction waste, spoil materials and potential spills from fuels or hazardous materials. **Mitigation measures:** Pollution prevention and resource efficiency measures will be incorporated into site-specific ESMPs, including waste segregation, safe disposal, spill prevention, dust and noise control, and efficient use of construction materials. Contractors will be required to comply with environmental management requirements, and coordination with local waste management systems will be maintained where applicable. **Further assessment:** Pollution control measures will be included in ESMPs and monitored during implementation of all construction and restoration activities.

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Public Health		There is a l**ow risk** of temporary community health and safety impacts during construction and rehabilitation activities, including road works, drainage improvements, water infrastructure upgrades and building retrofits. Direct risks: Construction activities may create temporary safety hazards, including movement of machinery, dust, noise, and restricted access to public areas. **Mitigation measures:** Community health and safety measures will be integrated into site-specific ESMPs, including traffic management, construction site safety, dust and noise control, safe water protection measures and community notification before works commence. Contractors will implement appropriate safety procedures, and incidents and grievances will be monitored through the project grievance redress mechanism. **Further assessment:** Site-level health and safety management measures will be developed and monitored for all construction-related activities.
Physical and Cultural Heritage	x	**No Risk Identified:** Not applicable, as no significant physical or cultural heritage sites are known to be present within or near the proposed intervention areas based on available baseline information.
Lands and Soil Conservation		There is a **low risk** that project activities may cause localized soil disturbance, erosion or improper land management during construction and ecosystem restoration activities. Direct risks: Road upgrading, drainage works, land-based infrastructure activities and coastal restoration may temporarily disturb soil, alter drainage patterns or increase erosion risks if not properly managed. **Mitigation measures:** The project will integrate soil conservation and erosion control measures into the design and implementation of infrastructure and NbS activities. Site selection will prioritize degraded areas where possible, and appropriate drainage, vegetation restoration, native species use and soil management practices will be applied. Site-specific ESMPs will include measures to prevent erosion, sedimentation and land degradation. **Further assessment:** Land and soil-related risks will be screened during site selection and managed through ESMPs for relevant infrastructure and ecosystem restoration activities.

PART III: IMPLEMENTATION ARRANGEMENTS

A. Alignment of the Project with the Results Framework of the Adaptation Fund

Table 13 – Project Alignment with Results Framework of Adaptation Fund

Project Objective(s)[1]	Project Objective Indicator(s)	Fund Outcome	Fund Outcome Indicator	Grant Amount (USD)
Enhance adaptation and resilience of coastal urban	• No. of direct beneficiaries (disaggregated by sex,	Outcome4- Increased adaptive capacity within relevant development sector services and infrastructure assets	4.2. Physical infrastructure improved to withstand climate change and variability-induced stress	11,232.028

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communities in the Maldives to the impacts of climate-induced flooding, extreme heat, coastal erosion, and water scarcity.	age, and vulnerability group) with increased resilience to climate related hazards ● % of infrastructure assets improved with increased adaptive capacity ● % of Government officials (national and local) with increased adaptive capacity	Outcome 5- Increased ecosystem resilience in response to climate change and variability-induced stress	5. Ecosystem services and natural resource assets maintained or improved under climate change and variability-induced stress	2,000,000
		Outcome 1: Reduced exposure to climate-related hazards and threats	1. Relevant threat and hazard information generated and disseminated to stakeholders on a timely basis	500,000
		Outcome,2- Strengthened institutional capacity to reduce risks associated with climate-induced socioeconomic and environmental losses	2.1. Capacity of staff to respond to, and mitigate impacts of, climate-related events from targeted institutions increased	1,370,000
		Outcome 7- Improved policies and regulations that promote and enforce resilience measures	7. Climate change priorities are integrated into national development strategy	700,000
		Outcome 3- Strengthened awareness and ownership of adaptation and climate risk reduction processes at local level	3.2. Percentage of targeted population applying appropriate adaptation responses	880,000
Total outcome level grant amount				**16,682,028**
Project Outcome(s)	**Project Outcome Indicator(s)**	**Fund Output**	**Fund Output Indicator**	**Grant Amount (USD)**
Component 1: Increasing adaptive capacity through climate resilient infrastructure solutions				
Outcome 1.1 Increased infrastructure resilience to reduce exposure to climate change impacts	% physical infrastructure assets with reduced exposure to climate hazards % of reduction in annual water supply interruptions by project closure	Output 4.1: Vulnerable development sector services and infrastructure assets strengthened in response to climate change impacts, including variability	4.1.2: No. of physical assets strengthened or constructed to withstand conditions resulting from climate variability and change (by sector and scale)	11,232,028
Component 2: Enhanced urban greening and coastal buffers to increase resilience in responding to climate-induced stresses.				
Outcome 2.1: Enhanced urban greening and coastal buffers to increase resilience and adaptative capacity to climate induced stresses	% increase in vegetation cover (ha) by end of project % of community members engage in urban greening initiatives	Output 5.1: Vulnerable ecosystem services and natural resource assets strengthened in response to climate change impacts, including variability	5.1. No. of natural resource assets created, maintained or improved to withstand conditions resulting from climate variability and change (by type and scale)	2,000,000
Component 3: Strengthening Policy Frameworks and Institutional & Community Capacities for improved climate resilience and adaptive capacities				

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Outcome 3.1: Enhanced institutional capacities, policies and regulatory frameworks for climate-resilient planning and management.	% of government departments engaged in development of improved climate adaptation frameworks in policy planning and implementation	Output 1.1 Risk and vulnerability assessments conducted and updated	1.1. No. of projects/programmes that conduct and update risk and vulnerability assessments (by sector and scale)	500,000
		Output 7.1: Improved integration of climate resilience strategies into country development plans	7.2. No. of targeted development strategies with incorporated climate change priorities enforced	700,000
		Output 3.2: Strengthened capacity of national and subnational stakeholders and entities to capture and disseminate knowledge and learning	3.2.2 No. of tools and guidelines developed (thematic, sectoral, institutional) and shared with relevant stakeholders	100,000
Outcome 3.2. Increased engagement of local actors including women and youth in adaptation and risk reduction awareness activities	% of trained community/WDC members who demonstrate increased knowledge of climate risk reduction in post-training assessments.	Output 2.1: Strengthened capacity of national and sub-national centers and networks to respond rapidly to extreme weather events	2.1.2 No. of targeted institutions with increased capacity to minimize exposure to climate variability risks (by type, sector and scale)	1,370,000
Component 4: Enhancing Climate resilient knowledge management for sustainability, replicating and scaling up best practices				
Outcome 4.1 Established integrated knowledge management platforms to facilitate the evidence-based upscaling and replication of climate adaptive strategies across the Maldives and regionally.	No. of island/atoll councils (outside Thinadhoo) that formally adopt at least one project-tested resilience practice/guideline.	Output 3.2: Strengthened capacity of national and subnational stakeholders and entities to capture and disseminate knowledge and learning	3.2.2 No. of tools and guidelines developed (thematic, sectoral, institutional) and shared with relevant stakeholders	780,000
Total output level grant amount				**16,682,028**

[1] The AF utilized OECD/DAC terminology for its results framework. Project proponents may use different terminology but the overall principle should still apply

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PART IV: ENDORSEMENT BY GOVERNMENT AND CERTIFICATION BY THE IMPLEMENTING ENTITY

A. Record of endorsement on behalf of the government[2]

Mr. Ahmed Waheed Director Ministry of Tourism and Environment Ameenee Magu, 20392, Male Maldives Tel: +960 301 8300 Fax: +960 301 8301 Email: ahmed.waheed@environment.gov.mv	Date: 29 January 2026

B. Implementing Entity certification

I certify that this proposal has been prepared in accordance with guidelines provided by the Adaptation Fund Board, and prevailing National Development and Adaptation Plans (……list here…..) and subject to the approval by the Adaptation Fund Board, commit to implementing the project/programme in compliance with the Environmental and Social Policy and the Gender Policy of the Adaptation Fund and on the understanding that the Implementing Entity will be fully (legally and financially) responsible for the implementation of this project/programme.



Raf Tuts
Director, Global Solutions Division
UN-Habitat

Date: February 5, 2026	Tel. and email: +254-20-762-3736 and email: raf.tuts@un.org

Project Contact Person: Odicea Angelo Barrios, Programme Management Officer, Human Settlements, UN-Habitat Regional Office for Asia and the Pacific

Tel. And Email: (81-92) 724-7121 And Email: odicea.angelobarrios1@un.org

[6] Each Party shall designate and communicate to the secretariat the authority that will endorse on behalf of the national government the projects and programmes proposed by the implementing entities.

بسم الله الرحمن الرحيم

Ministry of Tourism and Environment
Male', Republic of Maldives

Date: 1 April 2026 No: 88-CCD/PRIV/2026/479

To: The Adaptation Fund Board
c/o Adaptation Fund Board Secretariat
Email: Secretariat@Adaptation-Fund.org
Fax: 202 522 3240/5

Subject: Endorsement for "Enhancing Climate and Socio-Economic Resilience Integrating Nature-Based Solutions for Island Communities in the Maldives" Project

In my capacity as Designated Authority for the Adaptation Fund in Maldives, I confirm that the above national project/programme proposal is in accordance with the government's national priorities in implementing adaptation activities to reduce adverse impacts of, and risks, posed by climate change in the Maldives.

Accordingly, I am pleased to endorse the above project/programme proposal with support from the Adaptation Fund. If approved, the project/programme will be implemented by UN HABITAT and executed by Ministry of Tourism and Environment, and Ministry of Construction, Housing and Infrastructure.

Sincerely,

Amjad Abdulla,
Designated Authority for the Adaptation Fund

+960 3022200 *info@mote.gov.mv* *MoTmv* *www.tourism.gov.mv* *www.environment.gov.mv*

Revised PFG Submission Form[1] (additions in red)

Project Formulation Grant (PFG)

Submission Date:

Adaptation Fund Project ID:
Country/ies: Maldives

Title of Project/Programme: Enhancing Climate and Socio-Economic Resilience integrating Nature-Based Solutions for island Communities in the Maldives

Type of IE (NIE/RIE/MIE): MIE
Implementing Entity: UN-Habitat
Executing Entity/ies: Ministry of Climate Change, Environment, and Energy Ministry of Infrastructure Housing and Urban Development

A. Project Preparation Timeframe

Start date of PFG	1st December 2026
Completion date of PFG	31st May 2027

B. Proposed Project Preparation Activities ($)

List of Proposed Project Preparation Activities	Output of the PFG Activities	US$ Amount	Budget note[2]
Climate risk profiles and design parameters for flood-, storm surge-, and pluvial-resilient infrastructure, including elevation benchmarks, drainage capacity ranges, and safety margins for selected islands.	Climate and coastal risk profiles; flood, storm surge, and pluvial risk maps; design parameters and decision-support baseline for climate-resilient infrastructure in selected islands	35,000	Engagement of climate/coastal resilience consultant team; compilation and analysis of historical rainfall, tide, wave, and flood data; participatory hazard mapping; identification of critical risk zones and

[1] As presented in AFB/PPRC.33/40 Annex 1.
[2] The proposal should include a detailed budget with budget notes indicating the break- down of costs at the activity level. It should also include a budget on the Implementing Entity management fee use.

			monitoring locations; development of design-relevant climate parameters for infrastructure planning.(2 field missions and 6 stakeholder consultation sessions to develop design-relevant climate parameters)
Engineering and design pre-feasibility for climate-resilient infrastructure (roads elevation, drainage, retrofitting public buildings and housing, integrated water management systems)	Conceptual and pre-feasibility engineering designs; cost ranges and technical options	20,000	**two topographic surveys**: one for island-wide baseline elevation and drainage mapping for planning purposes, and another for detailed site-specific engineering design in priority intervention areas. The surveys will support structural assessments, drainage analysis, and climate-adaptive design of roads, housing, public buildings, and water systems.s.
Ecosystem restoration & Blue-Green corridor feasibility studies (urban greening and coastal green buffers)	Feasibility reports; site suitability analysis; baseline ecological data	20,000	2 Field surveys, sediment dynamics analysis, ecosystem condition assessment, and review of existing master plans
Data collection for baseline and analysis for each component	Collected data required to set up basis for argument formulation and programme justification in the proposal	5,000	3 Field visits, sample collection, data entry and preliminary analysis across all project components
Travel and meetings required for data collection and consultation	Confirmation of assumptions and situation on the ground before programme document finalized	20,000	Travel, and DSA for 4 project team members per mission with 4–5 field missions including consultations with

			government, councils, WDCs, communities, and private sector stakeholders.
Expert hiring for proposal development (technical + safeguards)	Use of collected baseline data to justify programme and enhance proposal with UN-Habitat support and ESSS assessment	20,000	Consultancy fees for technical lead and ESS/gender specialist to draft and finalize proposal
Focus Group Discussion (FGD) with Mult stakeholders	Stakeholder-validated Goal, Outcomes, Outputs, and implementation arrangements	10,000	4 FGDs with island councils, ministries, Women Development Councils, communities including youth groups, and private sector
Sub Total for Activities		**130,000**	
Management fee- 8.5%		11,050	
Total Project Formulation Grant		**141,050**	

Please describe below each of the PFG activities and provide justifications for their need and for the amount of funding required:

For LLA Projects only:

If requesting additional funding for LLA projects to enable devolving decision making to the local level, please specify the activities that would directly serve to enable devolving decision making to the lowest appropriate level and enable local actors to make informed decisions on how adaptation actions are defined, prioritized, designed, and implemented:

Please provide justifications for their need and for the amount of additional funding required:

C. Implementing Entity

This request has been prepared in accordance with the Adaptation Fund Board's procedures and meets the Adaptation Fund's criteria for project identification and formulation

Implementing Entity Coordinator, IE Name	Signature	Date (Month, day, year)	Project Contact Person	Telephone	Email Address
Raf Tuts		05/02/2026	Odicea Angelo Barrios	(81-92) 724-7121	odicea.angelobarrios1@un.org

Secure Futures: Enhancing Climate and Socio-Economic Resilience integrating Nature-Based Solutions for Island Communities in the Maldives

Initial Consultation Report

Stakeholders and communities engaged in consultations

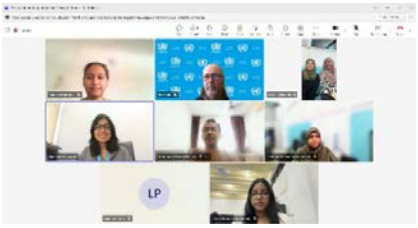
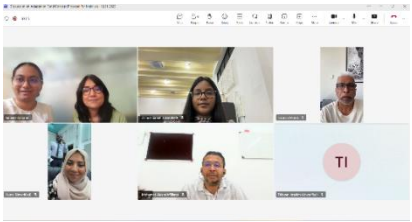
The consultations with authorities in Maldives have been an ongoing process with several meetings and discussions held at national, sub-national and local government levels. Discussions have been held both in person and virtually, throughout the concept development process and will be continued to ensure that buy-in and interest is cultivated at every step of the project preparation. Furthermore, consultations were also held with sector experts, who have previously worked closely with communities in Gdh. Thinadhoo and have carried out extensive community consultations for vulnerability assessments and project implementation at the island level. A preliminary community survey was also disseminated by the city council to get an overview of the needs and impacts faced by communities, understand the socio-economic dynamic, awareness levels and capture their level of willingness for engagement.

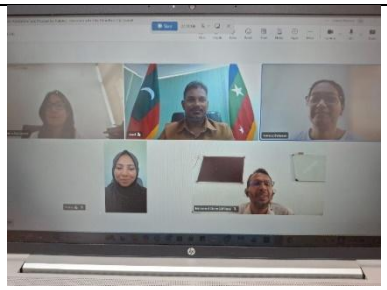
During the development of this proposal, a phased and risk-managed approach to stakeholder engagement was systematically deployed. Direct, on-island community workshops within Gdh. Thinadhoo were unfeasible during the conceptual stage given logistical and travel-funding constraints inherent to the Maldives. However, for initial formulation baselines, to ensure rigorous alignment with the AF's ESP and Gender Policy the project team actively bridged this gap by utilizing a highly targeted Institutional and Civil Society Proxy Consultation Model where the communities were reached out to through the Thinadhoo City Council and the WDC, through questionnaires designed to understand vulnerabilities of the communities through localized surveys. All consultations were also attended by the Environmental and Social Safeguards Specialist of the MoIHUD, to ensure compliance of social safeguards was in place.

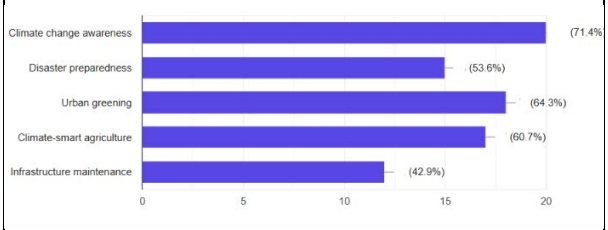
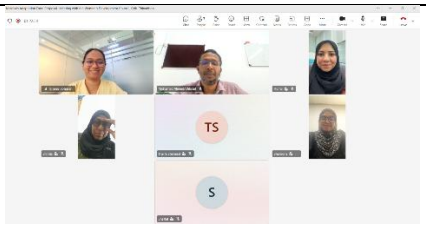
The project team fully acknowledges that while this structural proxy representation and quantitative survey model are sufficient for defining the overarching strategic components at the Concept Note stage, a deeper, direct, and extensive engagement with marginalized sub-groups is mandatory for full proposal completion. Therefore, the project framework has formally scheduled on-ground participatory focus group discussions (FGDs) specifically targeting women-led cooperatives, youth groups, disabled residents, and elderly populations during the development of the full proposal utilizing the PFG.

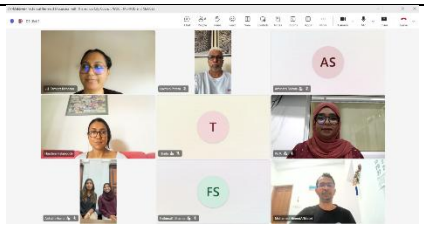
Stakeholder	Date of meeting and Participants	Key points of discussion
National Government Agencies	**07.12.2025** **- Ministry of Finance and Planning** **Attendees:** (4 Male, 3 Female) Hussain Imran Abdul Muhaimin-HE State Minister Mohamed Yammal- MoFP Mohamed Imad- MoFP Fathima Shaheer- MoFP Aminath Nashia- MoFP UN-Habitat: Roi Chiti- Human Settlements Officer (HSO), Harshini Halangode- Country Programme Manager (CPM)	 ● Macro-economic challenges in ensuring equitable distribution of services and climate adaptation measure across the Maldives. ● Validity of the intervention and alignment with the 20-year National Development Strategy and establishment of integrated regional economic hubs ● Request for technical assistance to develop masterplans for economic hubs and land use planning

	08.12.2025 **- Meeting with MoCHI** **Attendees:** (4 Male, 2 Female) Dr. Abdulla Mutthalib- HE Minister Ibrahim Thoaam Mohamed- HE Minister of State Asrar- Project Engineer Fathimath Shanna- Planning Consultant UN-Habitat:Roi Chiti- HSO, Harshini Halangode- CPM	 ● Priorities of MoCHI ● Selection of project location and possible interventions to support climate adaptation ● On-going interventions and complementarities
	08.12.2025 **Meeting with - MoTE** **Attendees:** (2 Male, 1 Female) Dr. Abudulla Niyaz- HE Minister of Tourism and Environment Roi Chiti- HSO, UN-Habitat Harshini Halangode- CPM	 ● Requested inclusion of eco-tourism activities in climate adaptation interventions
	09.12.2025 **Meeting with - MoFA** **Attendees:** (2 Male, 3 Female) Ms.Mariyam Midhfa, Joint Secretary Mr. Ahmed Salman Zaki, Director Ms. Faiha Firag, Desk Officer, UN-Habitat: Roi Chiti- HSO, Harshini Halangode- CPM	 ● MoFA's commitment to climate adaptation measures and challenges as a SIDS. ● Urgent need to support planned urbanization
	09.12.2025 **Technical Meeting with MoCHI and MoTE** **Attendees**: (4 Male, 2 Female) Miaaza Hussain Amjad Abdulla- DG, Climate Change Department, MoTE Ahmed Waheed- Director, MoTE Mohamed Azan- Environment Analyst UN-Habitat: Roi Chiti- HSO, Harshini Halangode- CPM	 ● Need for climate resilient neighborhoods with mix of NbS and grey solutions – prioritize integrated water resource management, urban passive cooling, coastal buffers, flood resilient infrastructure (housing, roads, drainage ● Necessity of capacity building at local level ● Engagement of practioners (eg construction industry, urban planners) ● Strengthen policy and regulatory frameworks supported with climate resilient standards, guidelines and design.

	29.12.2025- Virtual meeting with the MoCHI and MoTE **Attendees**: (3 Male, 6 Female) Aishath Huma- Environmental and Social Safeguards Specialist Miaaza Hussain- Engineer MoCHI Fathimath Shaufa- MoCHI Zaina Shareef- Assistant Director, Climate Change Department, MoTE UN-Habitat: Roi Chiti- HSO, Harshini Halangode- CPM Laxman Perera- Senior Adviser, Mohamed Aleem- National Project Manager (NPM), Tameez Bohoran, Project Architect,	 ● Confirmation of site selected ● Confirmation of components and interventions ● Confirmation that activities are not duplicated and complementarity with on-going interventions. ● Climate vulnerabilities and challenges of population ● Existing policies, guidelines – gaps and needs
	12.01.2026- Virtual Technical Meeting with MoCHI and MoTE **Attendees:** (3 Male, 4 Female) Aishath Huma- Environmental and Social Safeguards Specialist Thibyan Ibrahim- Director, Climate Change Department, MoTE Zaina Shareef- Assistant Director, Climate Change Department, MoTE Harshini Halangode- CPM Laxman Perera- Senior Adviser, UN-Habitat Mohamed Aleem- NPM, UN-Habitat Tameez Bohoran, Project Architect, UN-Habitat	 ● Finalization of concept note for submission to the AF Secretariat
Atoll administrations	**07.12.2025** **- Mayor of Male City Council** **Attendees:** (3 Male, 3 Female) Adam Azim- Mayor Ismail Sobah- City Council Chief Statistician Dhiyana- Media, City Council Mariyam Nazima- Head of Bureau UN-Habitat: Roi Chiti- HSO, Harshini Halangode- CPM,	 ● Challenges of Greater Male regional in terms of urban sprawl and impacts of climate change ● Site visit to Viligili (Greater Malé region) where climate adaptation measures have been tested successfully (coastal nature-based conservation buffers, passive cooling, rainwater runoff and drainage, coral restoration)

Island Councils	**12.03.2026** **-Meeting with Mayor of Thinadhoo City Council** **Attendees**: (2 Male, 3 Female) Saud- Mayor, Thinadhoo City Council Aishath Huma- Environmental and Social Safeguards Specialist, MoCHI Harshini Halangode- CPM, UN-Habitat M.S.M. Aleem, NPM, UN-Habitat Tameez Bohoran, Project Architect, UN-Habitat	 ● Discussion on interventions in Thinadhoo ● Detailed community consultations ● Discussion on ongoing initiatives that could draw synergies with the project (ex: attending the international forum on flood mitigation organized by Japan) ● Discussed providing support and commitment towards facilitating further community consultations.
International Agencies	**08.12.2025** **- Meeting with United Nations Resident Coordinator's Office, Maldives** **Attendees:** (1 Male, 3 Female) Najma Abudulla-Communications and Advocacy Shaha Shakyb- DMO Roi Chiti- HSO, UN-Habitat Harshini Halangode- CPM, UN-Habitat	 ● Discussion of the project – challenges, needs vis-à-vis urbanization and climate adaptation ● Increase of social issues with unplanned urbanization ● Macro-economic and fiscal challenges which limit capacity to respond/adapt to climate impacts
Sector Expert	**08.12.2025** **- Riyan (Pvt) Ltd.** **Attendees:** (1 Male, 3 Female) Fathimath Rasheed- Director Riyan Hussain Simad- Director Imsa Shakir- Senior Socioeconomic Researcher Harshini Halangode- CPM, UN-Habitat	 ● Confirmation of needs of local communities in Thinadhoo relating to climate resilient infrastructure. These include water and sewerage, coastal protection, storm water management, road infrastructure, rain water harvesting, climate resilient housing. ● Need to raise awareness of community groups on resilient and participatory city planning tools. ● Policy needs include built environment regulatory framework, no policies or standards for sustainable/green resilient infrastructure towards creation of livable cities ● Capacity building needs to support city councils to better plan and regulate built environment through short term training programmes.
Community	08.03.2026- Community evaluation	● 80% of the community responded to annual flood

	survey- Understanding the climate impacts of communities in GDh. Thinadhoo. Disseminated by the city council	events and heat stress ● Almost all reported noticing changes in climate patterns in the last few years ● 85% reported roads, drains and houses as vulnerable infrastructure ● 38% of the responses were from female member of the community (as of 01.07.2026) ● 29% of the responses were from youth ages 18Y-35Y (as of 01.07.2026) ● 6% of the responses were from older persons above 60Y (as of 01.07.2026) Based on the responses, the community has highlighted multi hazard exposure to flooding, sea swells and extreme heat. Improvement of the infrastructure such as roads and sustainable drinking water was seen as a priority. The following priority  areas were identified.
	21.05.2026- Meeting with Women's Development Council on the Gender Based vulnerabilities **Attendees:** (1 Male, 6 Female) Maryam Sharoona- President, WDC Shimna- Member Thaifa Shaheed- Member Shaffaf- Member Aishath Huma- Environmental and Social Safeguards Specialist, MoIHUD UN-Habitat: M.S.M. Aleem, NPM, Tameez Bohoran, Project Architect	 ● Vulnerabilities and challenges faced by women in Gdh. Thinadhoo ● Gaps in knowledge, awareness and information accessible on water insecurities and coastal vulnerabilities ● Water quality issues ● Limited resources for alternate livelihoods such as agriculture ● Issues with flooding at least 1-2 times a year- inundation of houses and buildings including the WDC building in the 2025 floods- female headed households, are most impacted. ● Lack of safe evacuation options, leaving people stranded and burdened ● Improper stormwater drainage systems. ● Temporary flood control measures such as sandbags provided by the City Council ● Lack of early warning systems and ineffective decision support systems ● Gaps in funding for capacity building- only 5% of the annual budget allocated to WDC

	05.07.2026- Meeting with members of the WDC on gender gaps, disaster response expenditure and project sustainability Attendees: (3 Male and 9 Female) Attendees: Zuhurulla Siyaard- Director General MoIHUD Aishath Huma- Environmental and Social Safeguards Specialist, Fathimath Shanna- MoIHUD Maryam Sharoona- President, WDC Aminath Shimla- Member Thaifa Shaheed- Member Shaffaf- Member Harshini Halangode- CPM Laxman Perera- Senior Adviser, UN-Habitat Mohamed Aleem- NPM, UN-Habitat Tameez Bohoran, Project Architect, UN-Habitat	 ● Sustainability of the interventions- include activities in the Council's and WDCs activity calendar and 5 year strategy ● Data on gender gaps ● Disaster recovery cost information. Priority interventions were seen as capacity building trainings on climate smart agriculture, urban greening in schools, public parks and playgrounds and along roads. These activities were prioritized to support livelihoods and reducing heat stress. DG, MoiHUD stressed that land use planning was also seen as an important factor to consider prior project intervention implementation Replacing conventional practices of using sandbags for flood control measures at household level with innovative sustainable drainage solutions, reducing recurrent costs by the City Council. WDC has shown capacity in implementing NbS and monitoring through MoU modality with the EE.

Secure Futures: Enhancing Climate and Socio-Economic Resilience integrating Nature-Based Solutions for Island Communities in the Maldives

Initial Gender Analysis

Women's roles and vulnerabilities:

Women constitute approximately 48% of the total population of Gdh. Thinadhoo, of this the female youth (18Y-35Y) account for nearly 59% of the island's youth population, while females above 65 account for 3% and female PwD account for 1.7%[1]. In terms of education, the annual school enrollment rates have recorded an overall average of 51.2% M and 48.8% F[2]. The trend of enrollment rate across primary to secondary schooling enrollment in the island show that although there is gender balance in enrollment across primary grades, but female student enrollment rates gradually reduce during grades 4-10 with the sharpest decline in grades 11 and 12. This drop is consistent with broader national trends in the Maldives outside of the Greater Malé region, where students often migrate to Malé for higher studies, enter the workforce directly, or transition into vocational training centers after finishing their O-Levels (Grade 10).

Significant gender disparities persist in labour force participation and economic opportunities. Census and Island level indicator data show that, only 42.1% of the female population participates in the labour force, compared to over 77% of men[3]. This indicates that 57.9% of women remain economically inactive, largely due to unpaid domestic and caregiving responsibilities. Women are therefore more likely to remain within residential areas during flood events, prolonged heat exposure and periods of water scarcity, increasing their direct exposure to climate-related risks. Data on women aged 18-35Y have also recorded higher NEET rates (Not in Education, Employment, or Training-NEET) of 42.6[4], representing reduced access to livelihood opportunities and technical skills required for economic resilience especially during climate induced hazards. These socio-economic inequalities reduce adaptive capacity while increasing dependence on public infrastructure and essential services that are highly vulnerable to climate-induced flooding and disruption.

Distinct Roles, Capacities, and Knowledge Resources:

Consultations undertaken with the Thinadhoo City Council, WDC, local stakeholders and community surveys demonstrated that women and men experience climate risks differently because of their distinct social and economic roles. Men are predominantly engaged in fisheries, construction, transport, tourism and other outdoor occupations that are highly exposed to coastal erosion, strong winds and extreme weather events. Women are more commonly employed in education (75% Female teachers), health care, public administration, retail businesses and home-based enterprises, while many also undertake unpaid domestic and caregiving responsibilities.[5]. Consequently, women are disproportionately affected by disruptions to water supply, sanitation, and public services caused by flooding and heat stress. Consultations further highlighted that women possess considerable adaptive capacities and local knowledge that remain underutilized in formal climate planning. The WDC maintains well-established community networks across the Maldives and are often the first point of engagement with vulnerable households before and after climate-related emergencies. These institutional networks represent an important resource for promoting climate awareness, monitoring adaptation interventions, facilitating beneficiary selection and supporting long-term maintenance of community assets.

However, despite legal recognition within the City Council, consultations confirmed that the WDC

1 Ministry of health, Family and Welfare- Policy Department
2 https://education.gov.mv/storage/files/statistics/1760857367051-2023-2024%20School%20Statistics.pdf
3 Island Level labour Force Indicator Sheet, 2022- https://statisticsmaldives.gov.mv/census-2022-island-and-atoll-level-indicator-sheets/
4 https://statisticsmaldives.gov.mv/census-2022-island-and-atoll-level-indicator-sheets/
5 WDC Consultations, 2026

continues to face limited financial resources, technical expertise and opportunities to participate in infrastructure planning and climate adaptation decision-making. WDC representatives indicated that approximately 5% of local council budgets are typically allocated to WDC activities, covering both operational costs and community programmes, limiting their ability to engage effectively in larger climate-resilient infrastructure initiatives. Strengthening the institutional capacity of WDCs and creating formal mechanisms for their participation in planning, implementation, monitoring and evaluation will therefore improve both the inclusiveness and sustainability of project interventions.

Gender-responsive Project Approach

The project adopts a gender-responsive and socially inclusive approach aligning with the AF ESP and UN-Habitat ESSS principles, that seeks not only to ensure equitable access to project benefits but also to strengthen women's leadership and decision-making throughout the adaptation process. The project will target 40%–50% active female participation and engagement, including youth, PwDs, older persons in vulnerability assessments, participatory infrastructure planning, community consultations, validation workshops, operation and maintenance planning, knowledge-sharing activities and community monitoring mechanisms.

Achievement of this target will be supported through practical implementation measures including targeted mobilization through WDC, scheduling activities at times convenient for women and caregivers, provision of accessible venues, childcare support during selected community consultations where appropriate, use of female facilitators where culturally appropriate, and continuous monitoring of participation through sex-disaggregated indicators. Annual gender performance reviews will enable adaptive management to identify participation gaps and introduce corrective measures where necessary, to ensure meaningful rather than nominal participation. Beyond participation, the project will strengthen women's technical capacities in climate-resilient infrastructure maintenance, ecosystem-based adaptation, urban greening, water resource management and community-based climate governance, thereby increasing women's leadership in local adaptation planning while creating new livelihood opportunities for women and youth.

Legal and Policy Context

Gender considerations within the project scope are guided by the Maldives Gender Equality Act (Law No. 18/2016)[6], which requires gender mainstreaming across state institutional frameworks and development programmes as well as the Decentralization Act (Law No.7/2010)[7], which establishes WDC as statutory institutions within local government. The project further aligns with the National Strategic Action Plan (2024-2029), MCCPF, the NDC 3.0 and the forthcoming NAP, all of which recognize the importance of inclusive and gender-responsive climate adaptation within the local island systems. Interventions have been designed considering island level socio-economic indicators and national level census data, further supplemented by City Council and WDC consultations and community needs surveys. During the full proposal development, this assessment will be expanded into a comprehensive Gender Assessment and Gender Action Plan in accordance with the AF Gender Policy and UN-Habitat Gender Equality Marker (GEM) methodology. Baseline indicators, sex-disaggregated monitoring data and gender-responsive outcome indicators will be developed to measure improvements in women's participation, leadership, access to adaptation benefits, technical capacity and livelihood opportunities throughout project implementation.

[6] https://maldives.unfpa.org/sites/default/files/pub-pdf/Gender%20Equality%20Act_0.pdf
7 https://trade.gov.mv/wp-content/uploads/2023/05/decentralization-act-7-2010.pdf