

WOMEN'S SOCIAL AND ECONOMIC EMPOWERMENT (CASES OF MALDIVES AND MOLDOVA)

ABILITAREA SOCIALĂ ȘI ECONOMICĂ A FEMEILOR (CAZURI ALE MALDIVEI ȘI MOLDOVEI)

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Abstract: *This article reflects the considerations on Women's Social and Economic Empowerment (cases of Maldives and Moldova). By aligning with the several international documents, countries have undertaken commitments to align national legislation and policies with the principles of gender equality and the protection of women's rights, including the creation of a supportive environment for the social and economic empowerment of women. Based on desk review, the authors highlights good practices and specific challenges in the field. Analysis of the countries profiles, national legal framework, women's access to financial resources, women's participation in the workplace, governments' measures on supporting children and families with children, offer entry points to formulating concrete recommendations for increasing the efficiency of programmes addressed to Women's Social and Economic Empowerment in both countries. Despite the identified differences between countries (cultural and religious specificity, access to natural and financial resources), several good practices were identified, that can be useful for both countries.*

Keywords: *women's empowerment, social empowerment, economic empowerment, good practices, challenges, strategies.*

INTRODUCTION

The contemporary world faces multiple challenges, from climate change and poverty to social inequality and injustice.

Although almost 50% of the world's population is female, women continue to face a significantly uneven economic playing field. Astonishingly, 40% of the global female population still lacks access to formal financial services. Some 1.1 billion women are excluded from formal financial systems, which impacts economic growth [9].

One of the most powerful tools for addressing these challenges lies in empowering women. Investing in women is not just an investment in their well-being, it is a matter

of social justice and a strategic investment in a more sustainable future. It also requires transforming economic systems to be more just, equitable and inclusive for all women.

Women's economic empowerment is the collective process, but also the individual capacity to participate in and benefit from economic systems. It goes beyond simple access to financial resources and aims at the autonomy and self-confidence necessary to make meaningful economic and life choices. In this sense, it is important to overcome stereotypes and deconstruct patriarchal norms, which limit women's involvement in economic activity. These aspects relate to social empowerment, which refers to the ability of women and girls to act individually and collectively to change the social relations that affect their lives and keep them in poverty. An important aspect of social empowerment is to address prevailing gender norms and roles, in order to improve women's and girl's participation and position in civil, economic and social spheres. At home, this involves, for example, the ability of women to decide and discuss with their partner the sharing of gender roles, but also the use of contraceptives. Outside the home, it means that women and girls can participate in social activities and decision-making, overcoming the restrictions of patriarchal gender norms.

Women's social and economic empowerment is the process of enabling women to exercise equal rights, access and explore diverse resources, participate fully in economic and social spheres, and have control over their own lives and decisions, from the household/personal level to the social level. Several documents suggest various empowerment strategies. Key strategies include the following: ensuring equal access to education, decent jobs, social services, financial services, and control over assets, reconciliation of professional activity and personal/family life, while also addressing gender-based discrimination and the unequal distribution of unpaid care work and the gender pay gap. These strategies depend largely on the political and socio-economic context of the countries. Their implementation for the emancipation of women contributes to their well-being and that of their families, but also creates the environment for broader economic growth and inclusive development of society.

METHODOLOGICAL ASPECTS

In the frame of H2020-MSCA-RISE-2020 Programme (grant acronym: LABOUR), Research and Innovation Staff Exchange took place. During the staff exchange from the State University of Moldova to the National University of Maldives, several research projects were carried out. The current research is focused on comparative analysis of Women's Social and Economic Empowerment in Maldives and Moldova using desk review tool.

Several international instruments are in place to promote and advocate for women's economic empowerment, such: the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW), the Beijing Declaration and Platform for Action, and Goal 5: Achieve gender equality and empower all women and girls of the 2030 Agenda for Sustainable Development. Additional support comes from the Interna-

tional Labour Organization (ILO) Conventions, United Nations Guiding Principles, and the UNDP's Gender Equality Strategy 2022–2025 etc. The economic empowerment of women, as a central pillar of the UNDP's Gender Equality Global Program, holds immense potential for building inclusive economies and societal transformation.

By aligning with the aforementioned documents, countries have undertaken commitments to align national legislation and policies with the principles of gender equality and the protection of women's rights, including the creation of a supportive environment for the social and economic empowerment of women.

According to UN Women, five things guaranteed to accelerate women's economic empowerment are: access to resources; participation in the workplace; time investment on unpaid care and domestic work; ensuring women's security, including from gender-based violence, conflict, food insecurity and a lack of social protection; protecting human rights by combating discriminatory patriarchal social norms that prevent women from accessing information, networks, jobs and assets [10].

The above points will serve as landmarks for our research. We started with short countries' profile (Table 1).

Table 1. Countries' profile

Items	Republic of Moldova	Republic of Maldives [13]
Geographical placement	is a landlocked country in Eastern Europe, with an area of 33,843 km ² (13,067 sq mi)	is an archipelagic country in South Asia located in the Indian Ocean; is only 298 square km (115 sq mi), but this is spread over roughly 90,000 square km (35,000 sq mi) of the sea
State structure	a unitary parliamentary representative democratic republic	a presidential constitutional republic, with extensive influence of the president as head of government and head of state
Population	2.38 million, including a majority of women (52.8%) and a significant proportion of rural dwellers (53.6%). The population has been in decline, particularly in rural areas, due to a negative net migration balance (for 2024) [15]	of 529,676 (2025) [14] More than half of the population is considered rural (60.39%). There is a notable trend of an aging population, with the median age increasing.
Life expectancy at birth	72,0 years; 67.6 years for men and 76.4 years for women	81.5 years; 77 years (men) 81 years (women)
The population density	79.5 persons per km ²	1,766 persons per km ² (2025)

Ageing factor	25,9 %, majority - women	5% of the total population (10,530 men and 10,023 women)[5]
Religion	Christianity is the predominant religion (98.2% of the population), overwhelmingly as Eastern Orthodox (95.2%). 1.4% no religious affiliation, other religions - 0.4%.	Islam is the official religion of the entire population, 0.29% of the population is Christian

LEGAL FRAMEWORK

Women's economic empowerment is crucial for the entire society, representing a woman's right, and for it to be respected, policies and laws are needed.

The Republic of Maldives legal framework promoting gender equality include its Constitution, which guarantees equal rights and freedoms regardless of gender, and the 2016 Gender Equality Act, which prohibits gender-based discrimination and violence; the Prevention of Sexual Abuse and Harassment Act (Law No. 16/2014), and the Domestic Violence Prevention Act (Law No. 3/2012). The National Gender Equality Action Plan (GEAP) (2022-2026) includes actions for gender equality in leadership, economic empowerment, and other policy areas. In 2021, a legislative amendment brought to the Sexual Offences Act (Law No. 17/2014) re-defined the offences of rape, sexual injury, and sexual assault to extend to married couples, unconditionally recognising marital rape as a crime. Despite these progressive steps, there remain persistent challenges in attaining gender equality and women empowerment in the Maldives, including in accelerating gender equality outcomes within the economy [3].

The primary normative framework that promotes gender equality in the Republic of Moldova is Law no. 5/2006 on ensuring equal opportunities between women and men and Law no. 121/2012 on ensuring equality. During the last years, changes were made to the mentioned laws. Thus, Law no. 121/2012 included new definitions related to the non-discrimination policy, such as continuous discrimination, prolonged discrimination, the range of protected criteria was expanded (gender identity, marital status, sexual orientation, health status, HIV status) etc. Law no. 5/2006 on ensuring equal opportunities between women and men was amended by improving the notion of sexual harassment. The normative framework was amended by obliging the employer to take measures to prevent and combat discrimination and sexual harassment in the workplace. Also, the National Program for Promoting and Ensuring Equality Between Women and Men in the Republic of Moldova for 2023-2027, the National Program for the Prevention and Combating of Violence Against Women and Domestic Violence for 2023-2027 were adopted. In 2022, the Economic Council under the Prime Minister of the Republic of Moldova approved the Roadmap on Women's Economic Empowerment with focus on: education, skills and abilities development; promoting women' entrepreneurship; improving access to labor market participation; strengthening partnerships with the private sector

in implementing women's empowerment principles. The private sector is supported in implementing the Women's Empowerment Principles, established by UN Women and the UN Global Compact. At the same time, although there are laws and policies aimed at promoting gender equality, their implementation often remains superficial. Programs and initiatives aimed at promoting gender equality and empowering women are often underfunded, which limits their impact and sustainability [7].

CONSIDERATIONS ON WOMEN'S SOCIAL AND ECONOMIC EMPOWERMENT

Below, we will analyze the social and economic empowerment of women, structured according to the main things guaranteed to accelerate women's economic empowerment [10].

- ***Women's access to financial resources*** can help them meet their basic needs and start or grow businesses. They can then invest in themselves by improving their well-being, education, starting a business, or exercising control over their income.

In the Republic of Moldova, a survey of entrepreneurs conducted by the National Bureau of Statistics showed that the share of women who own and run business accounts for only 1/3 of the total number of entrepreneurs. At the same time, this indicator increased in comparison with 2009 by 6.4 percentage points: from 27.5% to 33.9%. Women are relatively more likely to own and manage micro-enterprises under 10 employees (90.3%; men - 82.3%), which are exposed to increased risks. Accordingly, medium and large enterprises are relatively more often owned by male entrepreneurs [6]. While women-led businesses are a growing segment of SMEs, they remain smaller on average than men's, with a significant presence in services like ICT, hotels, and retail, and also face ongoing issues with accessing credit, market competition, and finding skilled staff.

For example, in Moldova, several programmes to support women's entrepreneurship are implemented. The *Women's Entrepreneurship Support Programme* implemented by the Entrepreneurship Development Organization [Organizația pentru Dezvoltarea Antreprenoriatului (ODA)] provides financial support (grants) and non-financial assistance like training, consulting, and mentoring for both start-ups and existing businesses led by women, co-funded by the European Union and the Moldovan Government [17; 18]. Other initiatives like the Visa-supported *The Woman Accelerator "She's Next"* provide mentoring and grants for women for business development [19]; while projects such as *"RE:Start – Export School for Women Entrepreneurs"*, offered by UNDP and France, provides educational programs on export strategies for women to grow their businesses and enhance their economic independence [20]. Additionally, various EU programmes, such as EU4Moldova: Focal Regions and Startup City Cahul, offer training and grants for business growth, including those in technology and social entrepreneurship [21]. Networks and organizations such as AFAM and the FEMEIE [Woman] program provide mentoring, training, and community building for women entrepreneurs. The Alliance for

the Economic Empowerment of Women [22], launched in 2022, promote the mitigation of gender inequalities in the area of entrepreneurship and on the labour market. Since 2015, it has been running the GirlsGoIT initiative (with support from UN Women) to support and encourage women and girls in STEM fields — science, technology, engineering and mathematics — including digital skills training and retraining programs.

Despite the positive initiatives, women entrepreneurs in Moldova commonly face financial constraints, limited access to credit, increased market competition, insufficient demand for manufactured goods, and a need for more skills-focused training. Patriarchal traditions, the division of domestic work, and the lack of support for family businesses are key hindrances to widespread women's business development [6].

In Maldives, demographic analysis reveals that women entrepreneurs are the dominant force in the manufacturing sector, accounting for 61%, and have a significant presence in the education sector, comprising 15%. In contrast, men predominate in wholesale and retail trade (24%) and agriculture (17%). The distribution of ownership reveals a relatively balanced picture, with 52% of small businesses owned by women and 48% by men. Young entrepreneurs account for 28% of ownership, while adults hold the majority - 66%, and older people (65+) have a modest representation of 6%. The level of education of entrepreneurs varies, with a substantial percentage of 58% of small business owners having no formal education. This highlights the diverse nature of small businesses, both in terms of sectoral commitments and the demographic characteristics of their owners [8].

In Maldives, economic empowerment programs, supported by organizations like the UNDP and World Bank, focus on strengthening Micro, Small, and Medium Enterprises (MSMEs), boosting entrepreneurship, and enhancing food security through projects like the SEEDS project. Initiatives also aim to support vulnerable groups, such as women and youth, by providing access to digital and green finance, integrating entrepreneurship education, and developing national social protection frameworks to build economic resilience and promote inclusive growth, according to the World Bank and the UNDP. For example, *Strengthening MSMEs* is focused on improvement of the entrepreneurship ecosystem for Micro, Small, and Medium Enterprises (MSMEs) by integrating entrepreneurship education, expanding access to digital and green finance, and ensuring responsive support networks and policies for women and youth [8]. *The Sustainable Economic Empowerment and Development for SMEs* (SEEDS) project, supported by the Government of Maldives and the UNDP, was launched to mitigate the impacts of the COVID-19 crisis by increasing agricultural production, fostering entrepreneurship, and developing innovative, environmentally friendly agri-businesses [23].

The 'Empowering Women Entrepreneurs through Digital Transformation' programme was officially inaugurated on December 14, 2024, under Minister of Social and Family Development. The programme represents a significant step towards advancing women's economic empowerment in the Maldives aiming to equip 100 women entrepreneurs with essential digital skills to transform their businesses [24]. Moreover, the

Government's 2019–2023 Strategic Action Plan (SAP) set objectives for the development of the MSME sector. Business Centres were implemented in different regions of the country to assist the formation of start-ups and act as advisory bodies providing training and workspaces, among other services. In addition, the SME bank was established, specializing in financing start-ups. At the same time, major challenges include the lack of an entrepreneurship culture, limited training and education opportunities in entrepreneurship skills, and information gaps about available funding sources. There have been very limited investments in innovation and information and communications technology (ICT). The above challenges are more pronounced for women and youth, particularly those who are in entry level jobs residing in remote islands [8].

- ***Women's participation in the workplace*** offers more opportunities to realize their rights.

In the Republic of Moldova, in 2023 the employment rate for women was 39.7%, compared to 47.1% for men, with factors like childcare responsibilities contributing to the disparity. When women choose a career, they opt most often for a job as an employee (85%); the share of hired workers among men was 74.1%. Entrepreneurship activity and self-employment are chosen by a significantly smaller proportion of women than men. In particular, the share of self-employed women accounts for 9.2%, while the share of self-employed men was 22.7%. Women's participation in labor is strongest in sectors such as education and services (70%) comparing with men (59,4%). Male workers dominate in agriculture and industry. The share of men employed part-time is lower by 1.3 p.p. than the share of women from the respective group. The share of informally employed women in non-agricultural sector is 5.2%, that is lower comparing the share of informally employed men (18.4%). The share of unemployed women was 4.2%, while the share of unemployed men was 5.0%. Economic inactivity rate of women (58.6%) is higher than the rate of inactive men (50.5%) [25].

In Maldives, women's low labour force participation rate (45.6%) in comparison with that of men (77.1%), and that 49% of women outside the labour market indicate that domestic and childcare responsibilities are the main barrier to their labour force participation. 44% of employed women work in the informal economy, that 84% of home-based workers are women, and that tourism, the largest sector of employment outside the public sector, accounts for only 3% of women workers [2]. The employment gap is most evident in high-paying sectors such as construction and tourism, where male workers dominate. Meanwhile, women's participation in labor is strongest in sectors such as education, health, agriculture and manufacturing while tourism sector is still one of the lowest participated sectors. One reason for this is that women are less able to travel between the different atolls to find work, limiting opportunities. The reason for this lies in the economic profile of the country and the fact that the Maldives' huge tourism industry attracts a large number of mostly male foreign workers [1]. The Ministry of Tourism's 2022 Employment Survey found that women make up only 11% of resort workers, with Maldivian women representing just 8%. This underrepresentation is compounded by

“occupational segregation,” in which women are concentrated in lower-wage, lower-skill jobs, limiting earning potential and career advancement [26]. Women continue to face barriers to employment, including childcare and domestic work burden, social norms which perpetuate occupational segregation, workplace harassment and gender discriminatory practices by employers [3].

- *Measures such **access to social protection and care services**, to support maternity and paternity leave, can help close the gender gaps in the workplace.*

According to official reports, Maldives has several social protection schemes currently in place and there are no barriers to access these schemes, in terms of gender. However, statistics from the National Social Protection Agency (NSPA) indicate that a large portion of beneficiaries across various social protection schemes are women. However, NSPA provides an allowance for single parents, of which 98% of the recipients are single mothers [3]. Paid maternity leave is six months and paid paternity leave is one month for public sector employees. However, paternity leave is limited to 3 days in the private sector, where the Employment Act provides for 60 days of paid maternity leave. According to the CEDAW Committee notes, the high percentage of women who are self-employed or employed in the informal sector, without labour and social protection, and that women have only limited access to loans, other forms of financial credit, land, equipment and machinery related to their businesses [2].

At the same time, in Maldives, as good practice, the COVID-19 Emergency Income Support Allowance should be mentioned. The World Bank has been supporting the Government of Maldives in its efforts to protect jobs and livelihoods. With the World Bank’s help, workers who lost their jobs or incomes have received an Income Support Allowance of up to MVR 5,000 (approximately \$320) per month, while those whose income fell below MVR 5,000 per month have received a top-up. Since its launch, the COVID-19 Emergency Income Support Project has played a significant role in protecting the livelihoods of vulnerable workers, especially women and the self-employed [11]. Initiatives such as the income support allowance and specific actions were aimed at helping to keep Maldivian women, especially those who are self-employed, in the workforce and economically independent. Moreover, a new unemployment insurance program, along with a far-reaching national social protection framework, is also being formulated to help soften the blow on both employers and employees in future emergencies. The existing retirement pension scheme and other similar programmes are also being reviewed to benefit future generations of Maldivians, including women [11].

In Moldova, granting a social benefit to insured women, unemployed women and dependent wives of the insured husband, in case of temporary loss of work capacity in connection with maternity. Female employees in Moldova are entitled to 70 days of paid maternity leave before giving birth and 56 days of paid maternity leave after giving birth, for a total of 126 days. Unemployed women entitled to unemployment benefit are entitled to maternity indemnity regardless of the length of their insurance period. Maternity indemnity is established on condition that unemployment benefit is suspended for this

period. In the case of the wife supporting the insured husband, the husband must be an insured person and confirm the total contribution period of at least 3 years or at least 9 months completed in the last 24 months prior to the occurrence of the insured risk [27].

In the Republic of Moldova, since 2022 the “Family” programme – a package of government measures aimed at supporting children and families with children are implemented. One of the goal of the “Family” programme aims to incentivate the return to work of mothers, as well as to ensure the possibility to successfully combine work and personal life. In this regard, the Ministry of Labour and Social Protection has adopted several norms [28]: the addition of the extra option to pay childcare allowance; introduction of flexible work schedules, which will allow parents to negotiate working hours and set a schedule that allows them to both work and participate in childcare; support (subsidise) alternative childcare services, including the opening of workplace nursery. Also, it is possible for childcare leave to be shared between spouses, and the period for fathers to apply for 15 days’ paternity leave has been extended from 56 days to 12 months.

In order to promote women’s economic empowerment, alternative childcare services are a very important element. The Law on Alternative Childcare Services (Law 367/2022) provides for the introduction of three types of alternative childcare services for children up to 3 years of age: services organized by the employer at the workplace; individualized services provided by a qualified child care provider at the child’s residence; alternative family-type childcare services. Likewise, they are also an element of work-life balance. As result, increased number of women returned at work places. In 2023, female employment increased by 5.5% compared to 2022; respectively, the number of inactive women decreased - in a single year by 7.7% [7].

- *Ensuring women’s security, by **combating discriminatory patriarchal social norms and gender-based violence (GBV)**, is crucial for women’s access to information, networks, jobs and goods.*

In this regards, the Maldives State’s efforts to raise awareness among media personnel on addressing negative images of women should be noted. Gender stereotypes were addressed during the national curriculum review process, but challenges persist due to a lack of awareness among teachers. Despite legal frameworks promoting gender equality, a disturbing prevalence of violence against women persists. 1 in 3 women in the Maldives report experiencing violence in their lifetime, with 1 in 4 women subjected to intimate partner violence. Additionally, 26% of women (aged 15-49) believe that certain circumstances can justify a partner’s violent actions [29]. GBV, deeply rooted in cultural belief, harmful norms, and patriarchal gender roles, has become a pervasive issue in the Maldives. International organizations noted with concern that religious fundamentalism, radicalization, and conservative ideologies fuel narratives of discrimination against women, are used to undermine support for gender equality and women’s rights, and are invoked to legitimize gender-based violence against women, such as the practice of “ruqya” or exorcism and “sihr” or black magic [2].

In the Republic of Moldova, the comprehensive legal framework on prevention and combating violence against women and domestic violence was adopted. Among the positive initiatives we mention the following: the creation of a network of Fathers' Clubs and peer-to-peer exchange programs, campaigns to combat gender stereotypes and strengthening the capacity of systems to promote the role of men in pre- and post-natal care. The #Bodyright campaign has trained hundreds of young men and women to navigate the Internet safely, but also to overcome gender prejudices [30]. At the same time, gender-based violence remains a pervasive problem, with over 80% of women and girls experiencing some form of violence and approximately 73% experiencing intimate partner violence [7]. Despite the progress, the persistence of gender stereotypes and patriarchal cultural norms continue to limit opportunities for women and negatively influence the perception of gender roles in society [7].

CONCLUSIONS

The Republic of Maldives and the Republic of Moldova has established a legal framework aimed at promoting women's rights and gender equality. Despite the progress, women face specific difficulties in accessing financial and economic resources, including employment opportunities and promotion in the labour market. Gender-based violence remains a significant problem in both countries, with cases being under-reported and with limited access to support services for victims of domestic violence.

There are many factors that hinder the development of women's entrepreneurship. Firstly, these are related to the traditions according to which women put in the foreground family orientation, including household duties, raising children, and caring for elderly/sick family members. Therefore, women are relatively more likely than men to engage in unpaid activities for the benefit of the family. Reducing the burden of unpaid domestic and care work on women through supportive policies, labor-saving technologies, and affordable care facilities allows them more time for economic opportunities.

The aging of the population in the Maldives and Moldova, caused by declining fertility rates and increasing life expectancy, as well as economic migration from Moldova, lead to challenges in providing adequate resources, healthcare and social services for the aging population, while also recording a possible decline in the active population and overall national productivity.

In Maldives, currently, most child and elderly care work is done by women, many of whom are single mothers. To help women reach their potential, it is crucial to ensure affordable and accessible housing, economic opportunities, and the healthcare of older parents [4]. It is also necessary to create family-friendly work environments that respond to the roles of childbirth and childcare, offer flexible working arrangements, and provide childcare facilities.

We note the importance of educational actions addressed to pupils, students and teachers within educational institutions of all levels. Since social perceptions and beliefs are formed largely through the media, in both countries several activities have been car-

ried out to raise public awareness. At the same time, the activity in this segment must be carried out through daily actions, step by step, taking into account the gender needs of the audience, age specifics, residence, etc. criteria.

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