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IPNLF - MALDIVES
FOR ONE-BY-ONE FISHERS

International Pole & Line Foundation **MALDIVES**

BASELINE SURVEY REPORT

**Increasing Economic Benefit to Women Fish
Processors in the Maldives**

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LIST OF ACRONYMS

FinTech	Financial and Technology, computer programs, and other technology used to support or enable banking and financial services.
IPNLF	International Pole and Line Foundation
UNDP	United Nations Development Programme
OIC	Ocean Innovation Challenge
MVR	Maldivian Rufiyaa (Maldivian currency)
MIFCO	Maldives Industrial Fisheries Company

1. EXECUTIVE SUMMARY

This baseline report provides information to measure progress on the outcome indicators of IPNLF's project, which aims to utilize FinTech through an e-market platform to support the expansion of small-scale businesses operated by women fish processors in the Maldives. This innovation has been selected by UNDP's Ocean Innovation Challenge (OIC), out of 300 proposals received, to promote sustainable fisheries and the Blue Economy, and to receive incubation and financial support for 18 months. The project aims to improve business management, financial and digital literacy, and marketing skills for these women through capacity-building programs.

The survey, which used both qualitative and quantitative methods, was conducted on Gemanafushi¹ island, during September 2022, and gathered information from 40 women on their involvement in processing fish, types of products produced, raw material sources, contribution of processing to income, access to markets, exposure to marketing and product standardization, digital literacy and technology, and perceptions towards FinTech.

The survey findings revealed that 97.5% of the women interviewed used to process fish at some point, and 33% of them are still involved in processing on a smaller scale. Twenty percent of the women who have been processing fish have over 30 years of experience in processing fish in the form of smoked tuna, dried tuna, and/or Rihaakuru (fish paste)², which are made exclusively from tuna and command high prices in the Maldives. These small-scale, home-based businesses surveyed still produced fish-based products that were locally consumed as snacks and had a relatively long shelf life. A list of these products is included in the analysis section of this report. The scaling down or cessation of their processing operations was reportedly due to low profitability (36.6% of respondents), low demand (33.8%), and deception by middlemen (18.3%) related to the payment for their products sent out of the island via these middlemen. Of the 33 women interviewed who still had the infrastructure and equipment from their processing operations, 22 are not currently engaged in fish processing.

When they processed fish, 67.5% of the women earned their primary income from processing, and 32.5% (13) of the women agreed to have earned at least MVR 15,000 (approximately USD 1,000) per month at the time of processing, of which 7 respondents categorically stated that their current income has now dropped to MVR 5,000 or less from either processing fish or by-products of fish. While the income generated from processing had helped the women pay for expenses such as bills, food, and medical, and contributed to their savings, 44.7% of them had all their household expenses met with income from processing

¹ <https://www.isles.gov.mv/Island/DetailsEn/890>

² A quintessentially Maldivian product made by boiling tuna soup by making it thick

Additionally, income from processing has supported their socio-economic aspects, such as building houses, going to Hajj, helping with their kids' education, buying additional investments, etc. Thirty five percent (35.4%) of the women stated that the income had significantly supported the education of their children. Those who then processed on a large scale and earned a significant income (> MVR 25,000 per month) had their socio-economic well-being substantially disrupted with the scaleback of the processing activities. Though 57.5% of the women were highly satisfied with the income generated earlier from processing, 22.5% of the women are not happy since the processing of fish has stopped being profitable and has lost the existing markets. The women expressed disappointment with the income, finding it unworthy of the hard work and amount of effort expended.

When the women processed, they purchased raw material (fish) directly from the fishing vessels and had no particular arrangement with the vessels; they bought when the vessels came to the island to sell their catches, and the payment was always made in cash at the time of buying. While 30% of the women said the price was negotiable depending on the market rate, 15% of the women indicated that the price is typically fixed at a price equal to or higher than that of MIFCO, the state-owned fish purchasing and processing facility.

Despite the level of involvement of women in making fish-based products, only 10% of the women had established a registered business to sell their products. Sixty six percent of the women sold their products directly to customers within the island, and 28.3% said that they sold to customers in Malé by sending the products via boats that traveled to Malé. However, only 5% of the women sold their products to established retailers in Malé.

The women did not use any kind of product standardization, such as professional packaging or labeling, for marketing purposes. In fact, they did not use any marketing tools except for the 47.5% who used the local Viber groups to advertise their products to the island community.

The majority of the women (82.5%) have a bank account that is used for daily transactions, and 92.5% use smartphones, out of which 47.5% could comfortably navigate through applications such as online banking applications to send and receive payments online.

Ninety five percent of the women indicated that they would utilize the FinTech application to sell their products, and 30.2% said they would require financial assistance for expanding or starting up the processing operations again. 41.9% of the women expect easy access to markets, and 7% expect business management training to expand their businesses.

Based on the above findings, the baseline and targets are established for the project outcomes.

2. INTRODUCTION

Gemanafushi ³ is one of the largest fishing islands in the Maldives, located in Gaafu Dhaalu Atoll, where an estimated two-thirds of the population (around 1,800) is either directly or indirectly involved in the pole-and-line fishing industry. IPNLF Maldives conducted a scoping study in 2018 that identified up to 60–70 women that were involved in tuna processing at different levels in Gemanafushi, and all respondents had more than 20 years of experience in fish processing. Despite their significant contributions to household income and the fisheries sector, they face several challenges to expand their small-scale businesses and reap the maximum economic benefits. They often struggle with poor access to market information and credit, delayed and unfair payment conditions, unreliable buyers and middlemen, and limited financial assistance and training.

IPNLF-Maldives submitted a project to the UNDP Ocean Innovation Challenge that proposed using financial technology (FinTech) to provide an exclusive e-market platform for women fish processors in Gemanafushi in order to assist these women processors in promoting and expanding their home-based, small-scale businesses. The project proposed working with professional and experienced software developers and key stakeholders to co-develop a digital trading application and to provide a series of training on business management, digital literacy, and financial literacy targeted at women processors.

Following a rigorous selection process, the IPNLF-Maldives' proposal was selected out of more than 300 proposals to receive incubation and mentoring support from the Ocean Innovation Challenge. The project, which aims to increase the economic benefits for women through the FinTech software application, will help give them direct access to local markets, give them agency to directly interact and bargain in the marketplace from a position of knowledge, empower them to collect their own production and sales data, receive payments without a middleman, conduct financial transactions online, and give them the ability to build credit histories and have access to financial tools. Moreover, the project will create value for women's fish products through improved marketing and branding strategies and the power of storytelling. This will support transparency and traceability in the fisheries value chain by allowing consumers to connect the products on the e-marketplace to the woman who processed them, the island from which they originated, and potentially even the vessel and type of fishing gear that were used to catch the fish. IPNLF developed an operational plan with quarterly deliverables to track the development of the project's activities and their impact on project recipients. The operational plan offers thorough information to choose the quantifiable measures of the project's activity completion. Thus, the baseline survey offers data to identify the current state of the project's beneficiaries, which will define the changes and impact after the project's conclusion.

³ <https://www.isles.gov.mv/Island/DetailsEn/890>

2.1. OBJECTIVE OF THE SURVEY

The objective of the baseline survey was to capture data and information that will enable the project to establish the prevailing situation of women's fish processing activities on Gemanafushi Island. The work is an extension of the initial survey IPNLF-Maldives conducted in 2018, which informed the development of the project proposal on "Increasing economic benefit to women fish processors in the Maldives" for the UNDP Ocean Innovation Challenge (OIC). The specific objectives of the baseline survey were:

- To collect data that will determine the level of change on impact and outcome indicators between baseline and final evaluation; and
- To improve the understanding of constraints and challenges faced by the women fish processors and their current state of needs.

3. STUDY METHODS

The survey was conducted using a door-to-door approach in two rounds: September 10–16 and September 27–29, 2022. The survey employed a mix of quantitative and qualitative methods to collect data from 40 women using a survey questionnaire (Appendix 1) with 24 questions. The questions were reviewed internally and tested on how they would be administered in the field, including some dry runs. The Island Council provided addresses and contact details, and the IPNLF-Maldives team visited the households with staff from the Council. Each survey took about 30 to 40 minutes. The sampling frame for the survey included 40 potential beneficiaries, i.e., women from Gemanafushi Island.

The survey attempted to capture the current condition of the women processors by looking at the following:

- Level of past and present involvement of women in processing
- Common types of products produced
- Source of raw materials
- Contribution to income from processing
- Establishment of a business and access to markets
- Exposure to marketing product standardization
- Exposure to digital literacy and technology
- Women's perception towards FinTech and the project

4. DATA ANALYSIS

The data collected through interviews was transcribed into a spreadsheet for cleaning before analysis to examine common themes to show frequency and percentages of key attributes. The cleaned data was analyzed using Excel pivot tables. The analyzed data was cross-checked for consistency and presented in the form of tables, charts, and graphs where appropriate. For ease of understanding, important sections and/or elements of the analyzed data were explained in brief narratives. The processed information was compared with project information. Finally, a draft baseline report was produced. The draft report was subjected to careful review by IPNLF-Maldives as well as the UNDP/OIC team.

Respondents (n = 40) were all locals and permanent residents of Gemanafushi Island. The women ranged in age from 32 to 66 years old. Out of the 40 respondents, 39 were directly or indirectly involved in processing fish.

5. RESULTS AND FINDINGS

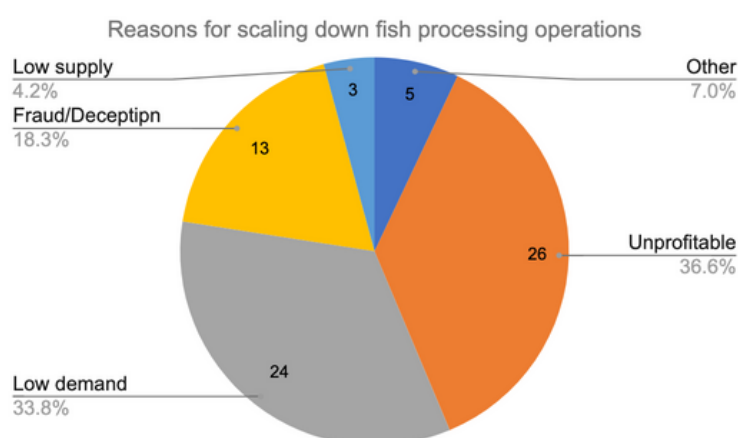
5.1. LEVEL OF WOMEN'S INVOLVEMENT IN FISH PROCESSING

All 40 respondents were involved in some kind of home-based business. Among them, 39 (97.5%) respondents used to process fish at some point, and 13 (33%) of them are still processing but on a smaller scale. Among the 39 who process fish, 26 (66.7%) have now stopped processing.

Thirteen (32.5%) out of the 40 respondents provided information on how long they had been processing fish. Eight (20%) of the responders have more than 30 years of experience processing fish in the form of smoked tuna, dried tuna, and/or Rihaakuru (fish paste). At the time of the survey, one (1) respondent had been in processing for as long as 47 years.

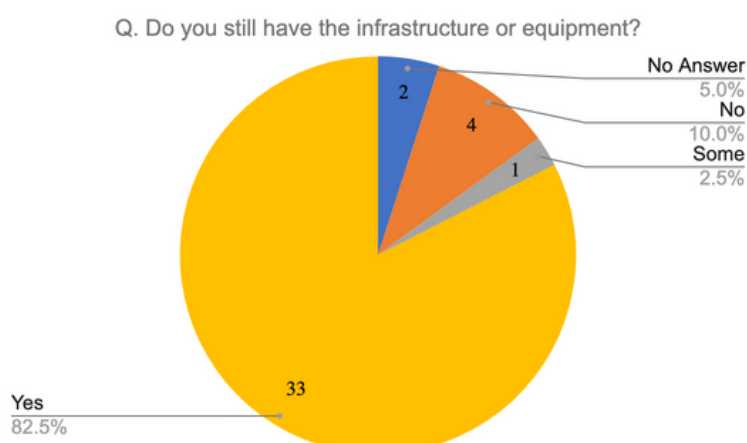
5.1.1. REASONS FOR CHANGES IN WOMEN'S INVOLVEMENT IN PROCESSING

Many women reduced the size of their processing business, while others quit doing it altogether. The reason for this, as 26 (36.6%) respondents reported, was because the business was unprofitable, which is correlated with the low demand as reported by 24 (33.8%) respondents. Out of the 40 respondents, 13 (18.3%) also reported that they were discouraged from continuing the business due to deception by middlemen regarding prices or payment. While 3 (4.2%) respondents reported low supply as a reason for scaling down, 5 (7%) respondents' reasons for stopping or scaling down their processing operations were unknown.



5.1.2. CURRENT STATUS OF THE PROCESSING OPERATIONS

When asked whether the infrastructure or equipment from earlier processing was still present among the responders, 33 of the 40 respondents (82.5%) said that they had the necessary infrastructure or tools. It's interesting to observe that 22 of the 33 respondents who own the equipment do not currently work in processing but have kept their equipment.

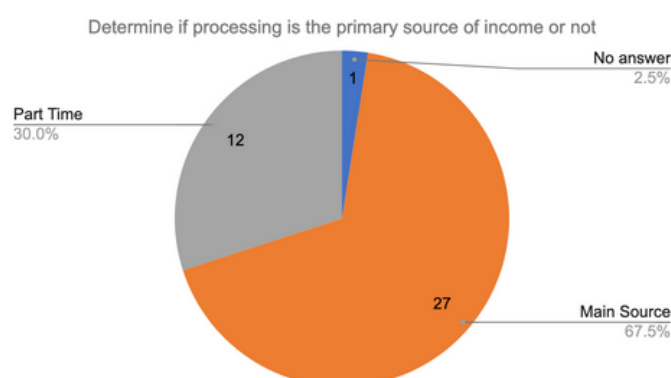


5.2. INCOME FROM PROCESSING FISH

The respondents who were involved in processing were further asked why they chose the work. The aim of this question was to ascertain whether processing was their primary source of income or if it was part-time work.

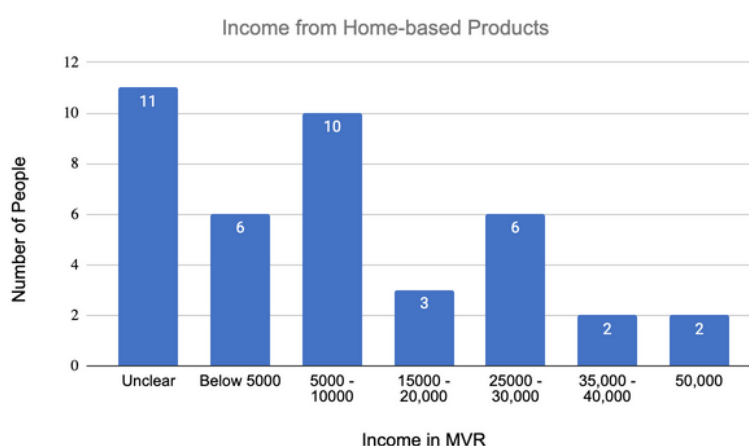
5.2.1. PROCESSING FISH AS THE PRIMARY SOURCE OF INCOME

While fish processing was the primary source of income for the majority of respondents (27, or 67.5%), 12 (30%) processed fish to supplement their income.



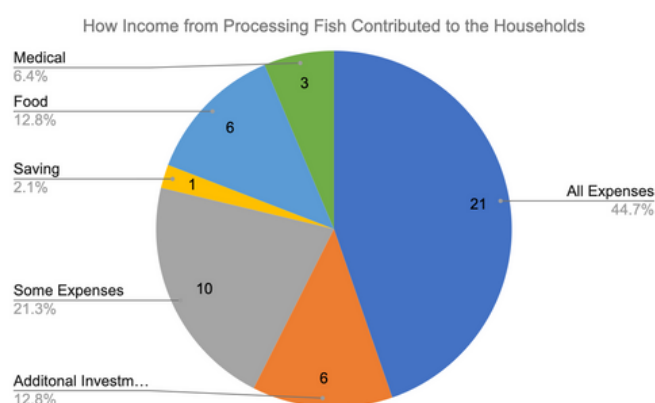
5.2.2. AVERAGE INCOME FROM HOME-BASED ACTIVITIES

Although the aim was to determine the typical monthly income from processing fish, many respondents had trouble answering since they had poor or no sales records. Also, it appears that some respondents had income from other sources and found it difficult to provide a figure from only fish processing. As a result, based on their responses, an analysis is done that takes into account their typical income from all home-based products, such as processing fish and other by-products of fish. Some responses that have been recorded also did not indicate whether they were discussing their present income or not. However, out of the 13 respondents (32.5%) who said they earned more than MVR 15,000 per month (approximately USD 1,000), 7 respondents categorically stated that their current income has now dropped to MVR 5,000 or less from either processing fish or by-products of fish.



5.2.3. CONTRIBUTION TO HOUSEHOLD INCOME

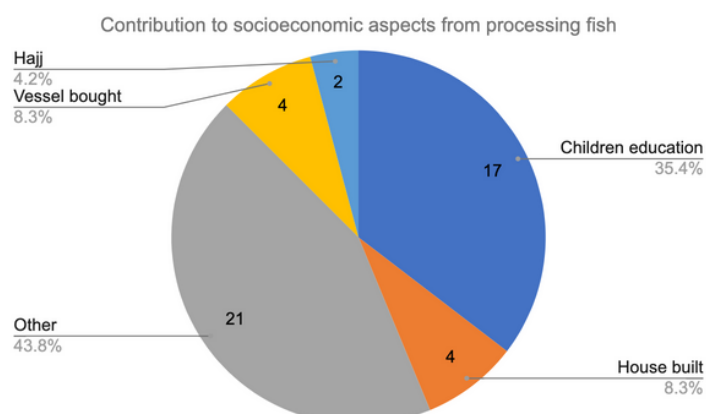
When asked how the income from processing fish had contributed to their household income, 21 (44.7%) said that it had met all of their living expenses when they used to process fish. Six (12.8%) of these respondents also said that they had set aside enough money for savings and/or had purchased additional assets with the profit. Among the 40 respondents, 10 (21.3%) acknowledged that income from processing was utilized to pay for some household expenses, such as bills. Six (12.8%) people said they used the contribution from processing fish to cover all food-related expenses, and three (6.4%) managed more “costly” medical bills with income from processing.



5.2.4. CONTRIBUTION TO SOCIO-ECONOMIC ASPECTS

Regarding how the respondents' socioeconomic circumstances had been impacted from the income generated through processing, 21 (43.8%) of the respondents did not mention any specifics. Seventeen (35.4%) said that the income had significantly supported the education of their children. Four (8.3%) respondents said they built their houses from the income earned from processing fish. Four also said that it helped them buy small boats (dinghies). Two (4.2%) respondents said that they went on Hajj (a Muslim pilgrimage) with the income earned from processing.

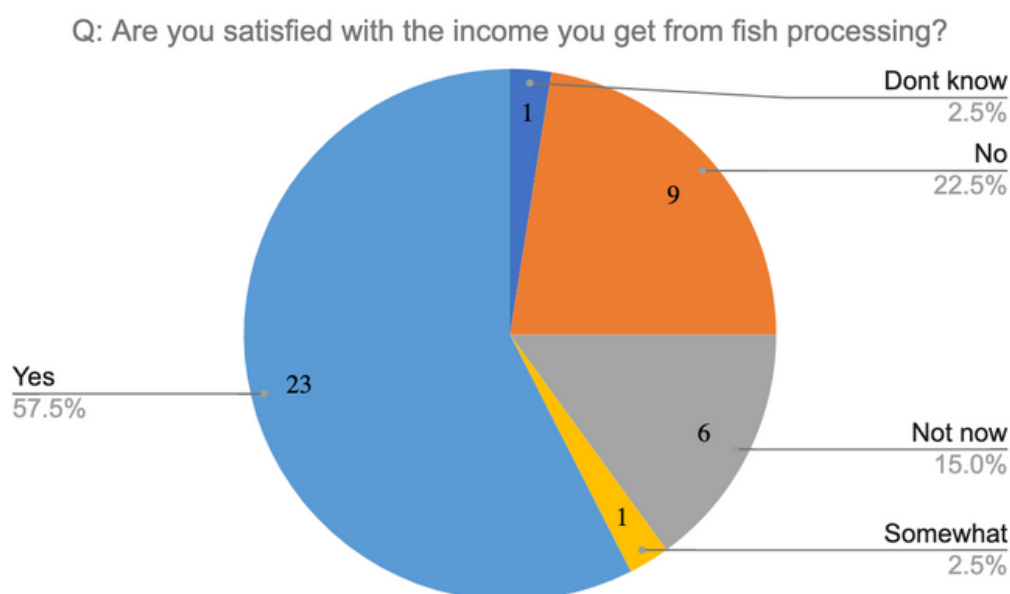
It is noteworthy that some respondents who discussed how their income from processing fish had helped with household expenses and managed to elevate their socio-economic status noted that the income had helped them pay for their children's education;



in one household, up to 11 children were supported merely with the income from processing fish. It is safe to conclude that those who processed tuna on a large scale and earned a significant income (> MVR 25,000 per month) later had to scale back their processing activities and now earn substantially less than they did when they processed fish, thereby disrupting their general socio-economic well-being.

5.2.5. ARE WOMEN SATISFIED WITH THE INCOME FROM PROCESSING?

The respondents were asked if they were satisfied with the income they received from processing fish. While 23 (57.5%) respondents said that they were satisfied, they also indicated that that was when they used to earn a significant income from processing compared to what they get now from value addition (including fish into products rather than selling processed fish directly). Nine (22.5%) respondents said they are not satisfied for the reason that processing is hard work, yet the earnings are meager and not commensurate with the amount of effort expended. Six (15%) stated that they were happy with the income they received earlier but not with their current income. One (2.5% of the respondents) said that they are somewhat satisfied, and one could not say whether they are happy with the income or not.



5.3. TYPES OF PRODUCTS

Direct from Fish	Number of Respondents
Fish paste (Rihaakuru)	30
Smoked tuna (Valho mas)	29
Dried tuna (Hiki mas)	22

The above products are made exclusively from tuna. These are the primary forms of processed fish that command high prices in the Maldives, particularly the time-consuming fish paste, which, after continuous boiling, eventually thickens to become the paste that is locally known as Rihaakuru.

There is currently less production of these than there once was; instead, the women are making products that use fish as part of their products that are consumed locally as snacks and have a considerable amount of shelf life. The list below shows the types of products that are made using smoked or dried tuna.

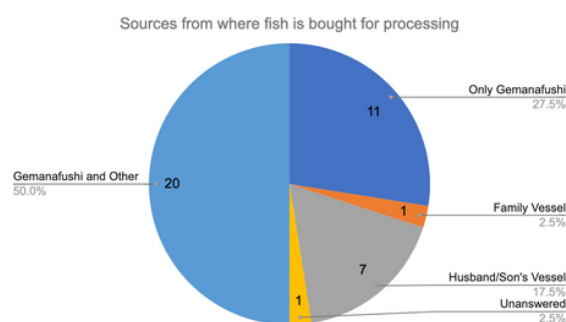
Non-fish Products	Number of Respondents
Bondi	11
Dhiyaa hakuru	1
Growing Vegetables/Fruits	8
Theluli fai	9
Ulhaali	6
Aaviya folhi	2
Chili paste	1
Curry paste (Havaadhu)	1
Huni Hakuru	1
Buns (banas)	1
Bidi	1
Killi	1
Nuts	1
Ohbondi	1

Additionally, some women engage in part-time backyard farming and the production of non fish based items. One of the most commonly made items is a sweet that is locally known as Bondi. The table below includes the non-fish products that are most commonly produced on Gemanafushi Island.

5.4. THE SOURCES AND COST OF RAW MATERIAL

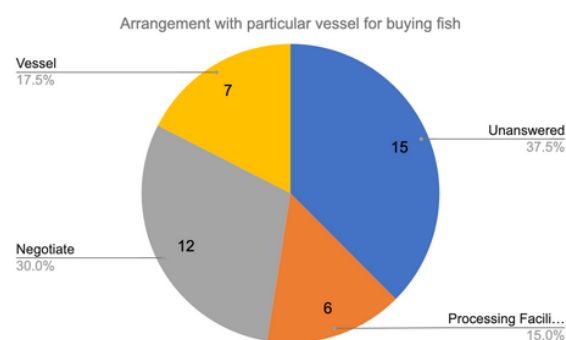
5.4.1. PROCESS OF OBTAINING RAW FISH FOR PROCESSING

When asked where they got their raw fish for processing, 39 respondents said they got it directly from the vessels when they arrived on the island with their catches. Twenty (50%) indicated they buy from both Gemanafushi and other islands' vessels depending on availability, whereas eleven (27.5%) said they always buy from Gemanafushi vessels. Seven (17.5%) respondents stated that they obtained fish from vessels where their sons or spouses worked. One (2.5%) gets fish from a family-owned fishing vessel.



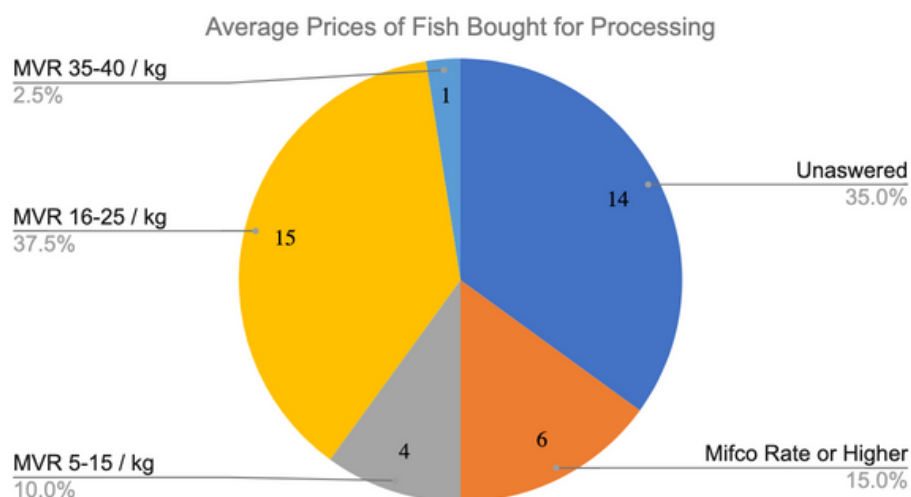
5.4.2. COST OF RAW MATERIAL (FISH)

While the majority of respondents did not specify who determines the price for the fish they purchase for processing, 12 respondents (30%) said that they negotiate with the captain or crew of the vessel and agree on a price. According to six (15%) respondents, the rates are determined in accordance with the rate of MIFCO (a state-owned fish processing facility in the Maldives), and seven (17.5%) answered that the vessel's (captain) determines the price.



5.4.3. AVERAGE PRICE

When asked what the typical price of the fish they purchase for processing is, 15 respondents (37.5%) said it ranges from MVR 16 to MVR 25 per kilogram of fish, while 14 respondents did not provide a price. Six (15%) respondents indicated that the price is typically fixed at a level equal to or higher than that of MIFCO, the state-owned processing facility. Four (10%) respondents said that the cost per kilogram is in the range of MVR 5 to MVR 15. Only one respondent said the price went higher than MVR 35 per kilo.



5.4.4. PAYMENT ARRANGEMENTS FOR RAW MATERIAL

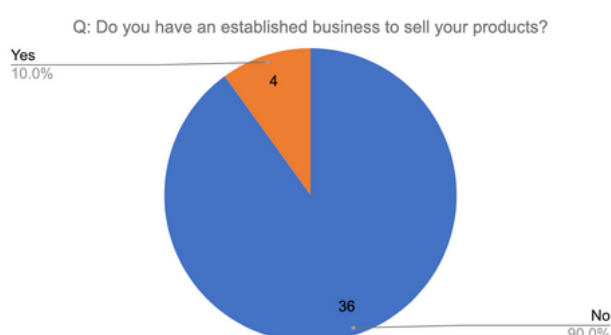
All respondents reported that payments for raw materials (fish) are made in cash at the time of purchasing the fish.

5.5. ESTABLISHMENT OF A BUSINESS AND ACCESS TO MARKETS

Two questions were asked to determine the level of access women had to the local markets and their level of success in establishing a formal business from their work.

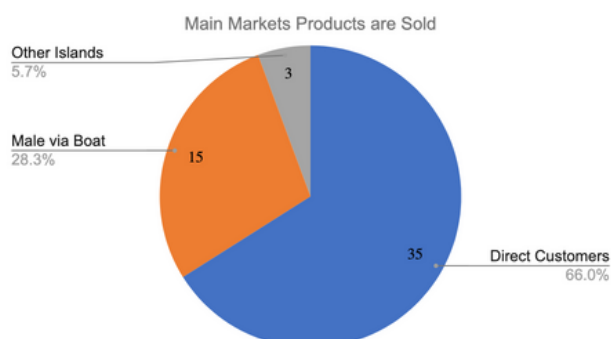
5.5.1. ESTABLISHMENT OF A BUSINESS

Only four (10%) said they have a formal business established to sell their products in the form of a small outlet on the island where the locals could come and shop. Among the 36 (90%) respondents who have yet not established a business, 10 stated that they intend to establish a registered business.



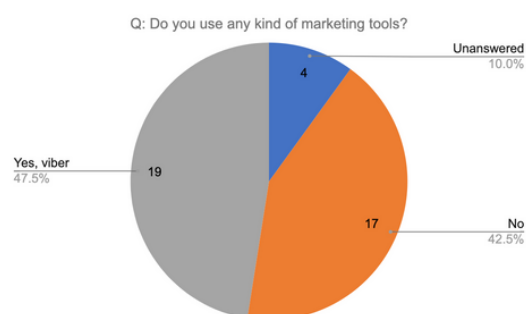
5.5.2. MAIN MARKETS AND LEVEL OF ACCESS TO MARKETS

Thirty-five (66%) of the respondents said that they sold the products to direct customers within the island and to those who occasionally visit the island. Fifteen (28.3%) said that they sold to customers in Male' by sending the products via boat, which travels to Male'. Only three (5.7%) stated that they sold to other nearby islands. When asked, only 2 respondents said that they sold products to established retailers on Male', but they were just small shops or the local market, and not major supermarkets.



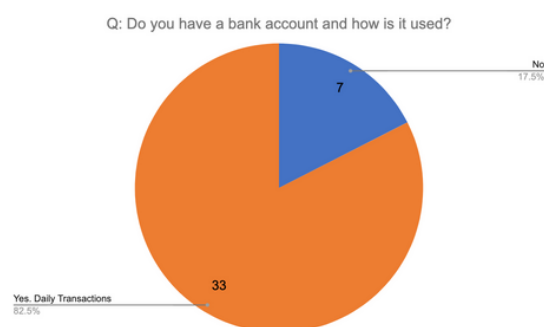
5.5. EXPOSURE TO MARKETING AND PRODUCT STANDARDIZATION

While 17 (42.5%) of the respondents do not use any kind of marketing tools, 19 (47.5%) said that they use the local Viber groups to market their products. None of the respondents use any kind of product standardization, such as professional packaging or labeling, for marketing purposes.

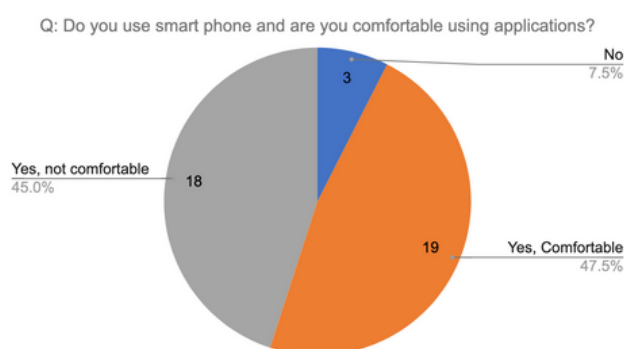


5.6. EXPOSURE TO DIGITAL LITERACY AND TECHNOLOGY

Among 40 respondents, 33 (82.5%) said they have a bank account that is used for daily transactions, and 1 of these said the account they have is used to receive retirement pension money. Seven (17.5%) do not own a bank account.



Thirty-seven (92.5%) respondents have smartphones, and while 19 (47.5%) of them could comfortably use business applications, meaning they could receive and send payments online using the Bank of Maldives mobile application, 18 (45%) said that they were not comfortable navigating through mobile applications. Only three (7.5%) respondents do not own a smartphone.

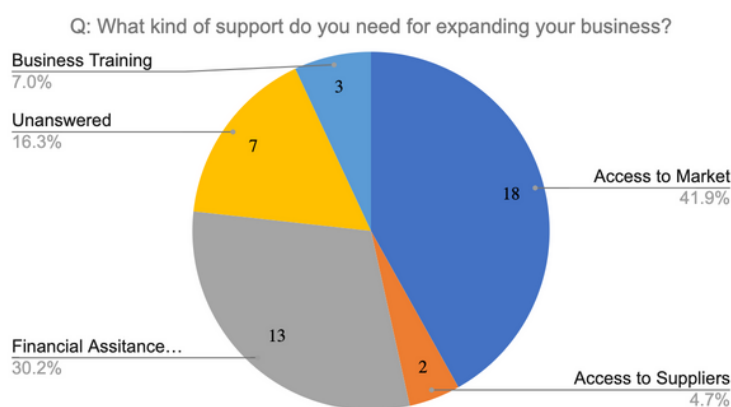


5.7. WOMEN'S PERCEPTION TOWARDS FINTECH AND THE PROJECT

From the 40 respondents, 38 (95%) indicated that they would utilize the FinTech application to sell their products. The 2 respondents who said they would not use the application stated that their products are sold fully within the island and they have no plans for expanding the market.



The respondents were also asked what their needs are for expanding the business or what tools and skills they would need for expanding their small scale businesses. Thirteen (30.2%) said that they would require financial assistance or a loan for expanding or starting up the processing operations again, and 18 (41.9%) said that expanding access to markets would be the most crucial condition for boosting earnings. Three (7%) also said that they would need training to build business management skills.



When asked if they had any further comments, 8 respondents expressed that they were hopeful about the project and looked forward to it.

6. CONCLUSION AND RECOMMENDATIONS

In conclusion, this baseline study outlines the current context and obstacles that women fish processors in the Maldives are experiencing and identifies possible solutions that may be implemented in order to support these women. The study also provides information to establish the baseline for outcome indicators for the IPNLF's project, supported by the UNDP Ocean Innovation Challenge, that aims to use FinTech through an e-market platform to promote the expansion of small-scale businesses owned by women fish processors in the Maldives.

Based on the survey of 40 women on Gemanafushi Island, 97.5% of the women interviewed had previously processed fish, and 33% of them still do so on a small scale. Despite the proportion of women who engaged in making fish-based products, only 10% of the women had established a registered business to sell their products. At the time of larger-scale processing, women were able to maintain their socioeconomic well-being from the substantial income earned from processing that had helped them cover costs such as bills, food, and medical care, as well as accumulate savings, with 44.7% of them being able to cover all of their home expenses with income solely from processing.

The unfavorable shifts in processing operations were caused by low profitability, low demand, and deception by middlemen regarding payment for products sold via boats traveling to Malé from other islands. Due to the difficulty in accessing markets, many people are now dissatisfied with their current level of income, which does not compensate for their hard work, and seek ways to increase profitability and market access.

The findings suggest that these women could benefit from enhancing their business management, financial and digital literacy, and marketing skills in order to overcome the challenges they are currently facing and, with the support of FinTech, expand their businesses, which could subsequently improve their socioeconomic well-being.

APPENDIX 1

OIC Baseline Study

Questionnaire for the Women Processors in Ga.Gemanafushi

Form No: _____ Date: _____ Interviewer: _____

Name: _____ Age: _____ Address: _____

1. Are you involved in fish processing now and if so for how many years?
2. If you have been involved in fish processing earlier and stopped, why did you stop and what are the challenges?
3. If you have stopped, do you still have the infrastructure and the utensils?
4. Why did you choose this work? (Identify if this is the main source of work, part-time work, hobby?)
5. Have you established your business or intend to?
6. What is your main method of fish processing? (Identify main methods of fish processing such as smoking, drying, rihaakuru making, or other fish products – name them as much as possible)
7. Can you name the products you make and what types?
8. What are your main markets and how are they sold? (Get as much information if there are middlemen or vessels involved, details of transport and logistics).
9. Have you ever sold products to established retailers on Male?
10. Monthly, how much do you earn from fish processing? (Identify monthly or yearly sales, and income from selling fish products)
11. And how much does that contribute to the household income? (An estimate figure or try and obtain what expenses she meets with that income)
12. Identify contribution to socioeconomic aspects such as contribution to children's education, health related, religious hajj, household costs etc.
13. Identify any direct (or indirect) links to fishermen in the household or family (husband, father, siblings, relatives etc)
14. Do you do any kind of marketing or branding of the product? And if so, who does this work? (Identify if any family member is helping in marketing and if so, his or her terms) or if anyone is employed?
15. Do you use any kind of marketing tools? Or is your product standardized? (explain the process of Product Standardization)
16. How do you purchase fish for processing? (Identify the process; do they buy from Gemanafushi vessels or from any other vessel? Or do they have any specific arrangements with a particular vessel?)
17. What is the average price? and who sets the price? And do you sometimes buy on credit?
18. How are the payments done? (Identify the process)
19. Are you satisfied with the income you get from fish processing? (Give reasons for yes and no)
20. Do you use a smartphone? And do you know how to use Playstore and online applications such as BML application, make online financial transactions, eg. Paypal, use any e-commerce platforms?
21. If you have an account, how is it used? (Explain)
22. What do you think of using an online platform to sell your product? Will you use it if you get proper training and assistance? (Identify their perception on using Fintech to expand and develop their small-scale business)
23. What are your needs in expanding your businesses? What tools and skills or support do you need from the industry, fishermen, community, retailers, government or from this project to expand your small-scale businesses?
24. Any other matters or suggestions you want to share?

- Thank you for your valuable time. -

ABOUT

About IPNLF Maldives

The International Pole and Line Foundation (IPNLF) and its branch organisation IPNLF-Maldives promote the sustainable management of the world's responsible pole-and-line, handline and troll (collectively known as 'one-by-one') tuna fisheries while also recognising the importance of safeguarding the livelihoods they support.

IPNLF's work to develop, support and promote one-by-one tuna fisheries is subsequently fully aligned with the 2030 Agenda for Sustainable Development. We believe effective and equitable global governance is essential to protect and restore the ocean, and this should be achieved by ensuring the participation of local and coastal communities in decision-making processes.

The work of IPNLF-Maldives focusses on data collection, specifically on the social aspects of the national fishery and exploring future opportunities for the use of livebait; to conduct a livebait survey and developing best practices for catching, storing and the use of livebait in one-by-one fisheries. Through these projects, we are establishing a replicable model for improvements in fisheries management to use around the world.

Furthermore, in the fight against ocean plastic pollution, the IPNLF-Maldives team has begun to develop a similar project on Lhohi Island, Noonu Atoll, following IPNLF's successful Ghost Gear Removal Project in Gemanafushi.

The Lhohi project will provide training to fishers on how to retrieve and safely dispose of ghost gear, as well as safely release entangled turtles which need to be rehabilitated if necessary.

About UNDP OIC

Between overfishing, pollution, habitat loss and the multiple impacts of climate change on ocean ecosystems, the ocean has never faced such a diverse range of threats. For this reason, the United Nations Development Programme (UNDP) launched a call to action — The Ocean Innovation Challenge (OIC) to accelerate progress on SDG 14 targets. Since 2020, the OIC with catalytic funding from SIDA and NORAD, seeks innovations to support that are transferable, replicable and scalable.

Out of 300 proposals received, IPNLF-Maldives' project was selected as one of the innovations to promote sustainable fisheries and the Blue Economy, and to receive incubation and financial support for up until summer 2024.

The Innovation

In the Maldives, "women are the ones that turn the fish into money". However, women fisherfolk often struggle with delayed and unfair payment conditions, unreliable buyers and middlemen, and poor access to financial information, tools and training.

IPNLF-Maldives came up with this game-changing solution that will connect women fisherfolk in Gemanafushi to an exclusive digital market platform to let them account for their own production and sales data, receive payments directly without a middleman, and conduct financial transactions online, build credit histories and access financial tools.

The platform, which will be accessible on mobile, will support transparency and traceability in the fisheries value chain and give consumers access to product information -- the woman who processed it, the island it originated, and potentially even the vessel and type of fishing gear that was used to catch the fish.
