



United Nations  
Small Island  
Developing States  
Partnership Awards

**CDRI** 

Coalition for Disaster Resilient Infrastructure

**IRAF**  
Infrastructure Resilience Accelerator Fund

**IRIS**  
INFRASTRUCTURE FOR RESILIENT ISLAND STATES

## Enhancing National and Sub-National Capacity for Resilient Infrastructure in Maldives



**Location:**  
Maldives



**Period:**  
2024-2026

### About IRIS

Infrastructure for Resilient Island States (IRIS) is a flagship initiative of the Coalition for Disaster Resilient Infrastructure (CDRI) which aims to equip Small Island Developing States (SIDS) with knowledge, tools, and partnerships to build climate- and disaster-resilient infrastructure.

SIDS face severe climate risks in addition to challenges posed by geographic remoteness, poor connectivity, and limited economies of scale. Strengthening infrastructure resilience is key to sustainable development and safeguarding livelihoods.

Through IRIS, CDRI advocates for resilient infrastructure, deploys experts, shares best practices, and funds technical support to enhance infrastructure resilience in SIDS.

### Context and Background

- Maldives is decentralizing while also expanding infrastructure investments across its 187 inhabited islands.
- Most infrastructure lies close to the coast. Over 70% of critical assets and 44% of settlement areas are within 100 meters of the shoreline. These face constant threats from sea swells, storm surges, and flooding. (National Adaptation Plan, Maldives)
- Public infrastructure is not insured. The country relies on its fiscal budgets to recover from disasters which is not sustainable. New insurance-based risk financing models are urgently needed.
- Island councils have limited capacity to plan and manage resilient infrastructure (funding and technical skills). Weak infrastructure governance leads to poor planning, high maintenance costs, and frequent service disruptions.

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 <https://cdri.world/sids/>

  
● Maldives



Over 70% of critical assets and 44% of settlement areas are within 100 meters of the shoreline. These face constant threats from sea swells, storm surges, and flooding.

### Objective and Outputs

- Build capacity of subnational governments in climate and infrastructure resilience by equipping local government institutions with the necessary knowledge, tools, and frameworks to integrate risk-informed planning into infrastructure governance.
- Apply disaster/crisis risk insurance to the national context through a comprehensive insurance protection gap analysis and feasibility study to explore viable options for catastrophe risk insurance.
- Introduce structured financial mechanisms that mitigate fiscal shocks from climate-related disasters, enhancing long-term economic resilience.

### Impact

- The project targets resilience gaps in local infrastructure across 187 inhabited islands, where over 70% of critical infrastructure lies within 100 meters of the coastline and is highly exposed to storm surges, sea swells, and tsunami risks.
- By exploring risk transfer solutions like catastrophe insurance, the project supports the Government of Maldives in reducing its annual unprotected losses of approximately \$12 million due to weather events—currently absorbed entirely by the public budget.
- The project focuses on improving the technical capacity of island councils in planning, procurement, quality control, and infrastructure oversight—addressing systemic gaps in infrastructure governance noted by stakeholders.
- The initiative will strengthen the country's National Disaster Management Authority's disaster loss database to enhance coverage, taxonomy, and analytical value for infrastructure-related climate losses—critical for trend analysis and risk-informed planning.
- The project initiates groundwork for innovative disaster and climate risk financing options, including feasibility studies for insurance schemes, helping close the adaptation finance gap and reduce reliance on short-term, high-interest borrowing.



#### Nodal Government Agency

Ministry of Construction and Infrastructure



#### Implementing Partner

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