CIF 2026
CONSTRUCTION INDUSTRY FORUM
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18 AUGUST 2026
GRAND PARKSIDE, HULHUMALÉ, MALDIVES

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SUMMARY BOOK



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FOREWORD FROM ORGANISER

The Construction Industry Forum 2026 brought together key leaders and stakeholders across the built environment to address critical challenges and advance actionable, solution-driven dialogues.

Global conflicts in 2026 have intensified shipping bottlenecks and freight volatility, placing severe pressure on the Maldives' import-dependent construction sector. Navigating these disruptions requires our industry to move beyond rigid fixed-price structures toward agile procurement, regional supply diversification, and adaptive contract mechanisms that protect project viability and cash flow.

This summary report captures the strategic outcomes of CIF 2026—equipping industry leaders with the insights needed to absorb external supply shocks, protect liquidity, and reinforce operational resilience. Ultimately, our vision is for the Forum to remain a catalyst for systemic change, strengthening the construction sector as a cornerstone of the Maldivian economy.

Sham Mohamed
Director, MEDIUM Events

EXECUTIVE SUMMARY

Construction Industry Forum 2026
The Construction Industry Forum 2026 brought together key industry stakeholders to exchange insights, explore emerging opportunities, and discuss the future of the Maldives' construction sector. Guided by a shared commitment to collaboration and innovation, the forum aimed to strengthen the industry's foundations and build resilience in response to changing economic and operational challenges.

As an annual industry gathering, the forum provided a platform to address pressing issues, reconsider existing practices, and develop practical solutions through meaningful discussions and knowledge exchange. By bringing together representatives from both the public and private sectors, including industry leaders and decision-makers, the event encouraged constructive dialogue and explored strategies to support the continued growth and long-term sustainability of the Maldivian construction industry.

The 2026 edition featured four insightful panel discussions, each addressing a key area of industry development:

- Panel 1: Strategies to Overcome Industry Stagnation
- Panel 2: Capitalizing the Future of Maldivian Infrastructure
- Panel 3: Re-engineering Supply Chains in an Age of Global Conflict
- Panel 4: Optimizing Technology and Capacity Training

The discussions highlighted the importance of collaboration, innovation, and shared responsibility in overcoming industry challenges and driving progress. Contributions from distinguished speakers and panelists offered diverse perspectives, enriching the conversations and encouraging a broader understanding of the issues affecting the sector. Beyond the panel sessions, the forum also facilitated business networking opportunities, enabling participants to build professional relationships, explore potential collaborations, and identify opportunities to turn shared ideas into meaningful outcomes.

The forum concluded with a positive outlook on the future of the Maldivian construction industry, emphasizing its potential for growth, innovation, and transformation. The knowledge and perspectives exchanged throughout the event are expected to contribute to informed decision-making, encourage stronger industry partnerships, and support future development initiatives.
The Construction Industry Forum continues to serve as an important platform for industry dialogue, knowledge sharing, and collaboration. Through its annual gatherings, the forum remains committed to advancing sustainable development, encouraging innovation, and fostering collective progress within the Maldives' construction sector.

INTRODUCTION

Construction Industry Forum 2026 (CIF'26)
Welcome to the 4th Edition of the Construction Industry Forum 2026 (CIF'26), a premier gathering that brings together industry leaders, construction professionals, innovators, and key stakeholders to address the critical challenges and emerging opportunities shaping the Maldives' construction sector. From the development of modern infrastructure to the construction of essential facilities that support island communities, the construction industry remains a fundamental pillar of the nation's economic growth and development. At the forefront of this evolving landscape, CIF'26 serves as a dedicated platform for advancing industry practices, encouraging innovation, and strengthening the future of construction in the Maldives.

This distinguished forum convenes representatives from both the public and private sectors, fostering meaningful dialogue, strategic collaboration, and the exchange of industry knowledge. With a shared vision of promoting sustainable growth and long-term resilience, CIF'26 aims to explore practical solutions to the challenges facing the sector. Against a backdrop of evolving economic conditions, supply chain uncertainties, technological advancements, and increasing demands for efficiency and sustainability, the forum provides an opportunity to examine new approaches and identify pathways for continued progress.

As the Maldives continues to invest in infrastructure and national development, the construction industry plays an increasingly important role in shaping the country's economic landscape. From residential and commercial developments to large-scale infrastructure projects, the sector supports employment, stimulates business activity, and contributes to the development of communities across the nation. However, navigating industry stagnation, rising operational challenges, and changing global market conditions requires forward-thinking strategies, effective resource management, and stronger cooperation among industry stakeholders.

Amid these evolving challenges, the Construction Industry Forum 2026 stands as more than just an annual conference — it represents a collective commitment to progress, innovation, and industry advancement. Through insightful discussions, expert perspectives, and valuable networking opportunities, CIF'26 seeks to challenge conventional approaches, encourage knowledge sharing, and inspire actionable solutions. As it enters its fourth edition, the forum continues to strengthen its role as an important platform for shaping a more resilient, efficient, and sustainable future for the Maldives' construction industry.

ABOUT THE EVENT ORGANISER

MEDIUM Events Pvt Ltd is a full-suite event management, event organising, advertising, publishing creative business based in the Maldives. Construction Industry Forum is an event organised by MEDIUM Events and endorsed by Maldives National Association of the Construction Industry. The CIF platform engages crucial dialogues for industry awareness and to brief the dialogue gap between the various parties involved in the construction industry.

For more information, please email to; info@medium.mv





ENDORSED BY

MALDIVES NATIONAL ASSOCIATION OF CONSTRUCTION INDUSTRY

Maldives National Association of Construction Industry (MNACI) is a pivotal organization that plays a significant role in the advancement and enhancement of the construction sector within the Maldives. Established in 2001, MNACI is dedicated to advocating for the interests of contractors, suppliers, developers, and various other local enterprises operating in the construction industry.

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STRATEGIES TO OVERCOME INDUSTRY STAGNATION

PANEL MODERATED BY
MR ADEEB JIBRAN





ADAM AZIM

MAYOR,
MALÉ CITY COUNCIL



AYESHA NURAIN JANAH

EXECUTIVE BOARD MEMBER, MNACI
GROUP VICE CHAIR, HARIM



AHMED THOLHATH

DIRECTOR GENERAL, CONSTRUCTION INDUSTRY DEVELOPMENT, MINISTRY OF INFRASTRUCTURE, HOUSING AND URBAN DEVELOPMENT



RAJESH MEHTA

CHIEF BUSINESS OFFICER,
OOREDOO BUSINESS

1.As Mayor of Malé, you oversee a significant portion of the country's urban development and local infrastructure projects. From your perspective, what are the most critical bottlenecks—whether in planning approvals, land allocation, utility coordination, or local regulations—that are contributing to stagnation in the construction sector within the capital?

Adam Azim,
Mayor, Male' City Council

First of all, thank you so much for inviting me to the panel discussion. I think we have a lot of problems here. The most stressing is we don't have a long-term plan in the city, and the plan is changing very often. And we have so many stakeholders around in the Male city. Like, Male city we have Male city, we Ministry of Housing Infrastructure, we have HDC. So the people don't know where to go and what will happen next. So Male city is, by law, having the mandate to manage the city. And by constitution, we we are the party who has to take care of the city. But we are not taking care of what the constitution says. The constitution says Male city consists of Male, Vilimale, and Hulhumale'. But everybody is involved in planning in different parts of the city. Even now, Vilimale, there are so many some projects are going on without our knowledge. Even Male, they are trying to do some projects without our knowledge. And Hulhumale' they are just planning without our knowledge. So Hulhumale' was reclaimed to release the congestion of Male city, especially the old Male. But without having any coordination with Male city council, Hulhumale is just they're trying to develop. So we have the problem of traffic. We have traffic problem, We have housing problem. We have parking problem. So when it comes to urban planning, I think and again, recently, government is doing their own master plan with very minimal coordination with Male city council. So the people are suffering because of that, because of lack of coordination among the institutions. So the biggest challenge we are facing is we don't have enough coordination within the system.

So I think we all have to be more sincere in serving the country. For the last 30, 40 years, I don't think we have we have stick to any plan. Right now, we are doing some planning for 30-year planning we are doing. So we have some vision in place. But I don't think Hulumale HDC is a part of this. But some of the staff used to come here, but they do different planning again. And Male, Vilimale, Hulhumale is one city, but in three parts three islands we have different laws when it comes to housing approval, land allocation. So it's like every day in the morning, the decision makers just take some decisions and doing things.

So this will never work.So we will not be able to give a better city if we are just doing everything on our own. So biggest challenge which we have to resolve is we should come into line that this country doesn't belong to one person. As Janah has very correctly mentioned in his speech, this country, this city belongs to us, to everyone. So all the decision makers, whether it's an elected person or appointed person, they shouldn't think that the moment they get elected or the moment he got appointed, these resources, this country belongs to them. That mentality we we should remove that mentality right now if we really want to have a better city or better country. So from this is what I have observed last— last two and a half years. Without tackling this issue, we will not be able to give a better solution for the— for the city. I think this is my observation. This is the biggest challenge for the industry, this biggest challenge for the country's development, biggest challenge for the city as well. Thank you.

2.As an executive board member of MNACI and a long-standing industry leader, how do you diagnose the current stagnation in the Maldivian construction sector? In particular, which combination of regulatory, financial, and market-demand factors is most responsible for the slowdown we are seeing post-2024?

Ayesha Nurain Janah,
Executive Board Member of MNACI,
Group Chairperson, Hotels & Resorts Investment Maldives

Thank you. And assalamu alaikum. Bear with me because I arrived this morning and Sham very kindly asked me to step in to in order to replace Mr.Salih, who couldn't be here for some family commitments. But I will try my best to, you know, share a little bit of thoughts. We do continue at the Mnaci board to share these concerns, all of the contractors around the board, but also our members as well, and a lot of robust discussion. I think to answer to start answering your question, we need to be really nuanced with how we talk about stagnation. I don't believe our economy is in a stagnant position. Of course, we have challenge, but we still have $1.5 billion into the GBDP in South Asia. We are still the strongest per capita economy as well. We shouldn't forget that the construction industry still contributes 4.7% contribution to GDP consistently, right? And if we look at some of the statistics more recently, there is strong flow from the banking and financial sector into the construction industry, and demand from the construction industry as well. So allow me to be nuanced in answering that question, but the challenges are there. The other thing I believe we have to remember is that we're not alone in the challenges in the Maldives. We are import-dependent, but the construction industry is facing these challenges globally.

So how do we learn from how others are tackling it, but also how do we really strongly build the construction industry jointly? We are a feeder industry to other industries, right? Including the tourism industry, but also our friends on the board and members who are in the real estate sector, the commercial sector, retail sector as well. How do we build that? I think the challenges, if we are to look at other than the import and logistics challenges, there's also an asymmetric kind of external kind of fiscal cost, but also the foreign exchange cost that we're seeing as well. So how do we actually collaborate cross-industry with the financial sector? How do we find partners that, as you know, opening speech mentioned, collaboratively as a local industry, go to other partners and negotiate either for credit syndication or better deals as well To wrap up, I suppose when we talk about challenges, I think, you know, if I can encourage both this discussion but today as well, it's very easy to, you know, even for our business, it's very easy to talk about complaints.

So I really invite you. We at the Mnaci board don't have all the solutions. You are all the stakeholders here. So how do we bring you together to find those solutions and how do we amplify that,We also have the opportunity. I now sit as a representative at the International Federation of Association of Contractors. So how do we bring that and collaboratively do that, We do have these networks. How do we do that as well? So that's an invitation. As the President of Mnaci mentioned, we do have a challenges forum hopefully coming this year after this as well, specifically to find those challenges. So I hope that gives you a bit of an idea of what our thinking is. Thank you.

3.From the Ministry's perspective, what are the primary indicators that signal stagnation in the construction industry such as reduced project approvals, slower disbursements, or underutilisation of capacity and how do these align or differ from the private sector's perception of the problem?

Ahmed Tholhath,
Director General, Construction Industry Development, Ministry of Infrastructure, Housing and Urban

Bismillahirrahmanirrahim. When we talk about projects and construction, when the projects are actually announced, it's not economically active. The projects come to effect and economically active once they are mobilized. Before that, project approvals and these pre-planning or planning stages, economically the project doesn't contribute to the country. It's the formulation. I think we should look into the possibilities of now we have, like, sequential approval system.

Once project is approved, the budgeting gets approved, it goes like sequence.We should shift from sequential approval system to parallel system so that we can in parallel we can do multiple tasks so that projects can come faster. And on the other side, when we think of private contractors who are in this, there are certain challenges that contractors very frequently ask about and talk about with us is regarding their cash flow. Their payment delays and their cash flow and the whole chain, actually the supply chain and all the chain included in the construction industry gets affected by the cash flow. So there is a point that we need to streamline these tasks to effectively run these projects. Thank you.

4.Ooredoo Business provides a wide range of digital and connectivity solutions, from your perspective, how can the construction industry in the Maldives make better use of Ooredoo's broader products and solutions—particularly in areas such as connectivity, digital collaboration, and mobile workforce enablement—to improve productivity, reduce project delays, and support long-term sector growth?

Rajesh Mehta ,
Chief Business Officer, Ooredoo Business

Good morning once again. Thank you for asking this question. You see, it's the same way we want our customers to look at, integrated approach. So there are challenges which anyway every industry goes through. How we are seeing those challenges can overcome. And communication has become an integral part, as I mentioned, about anything, any industry we really talk about, be it financial, be it retail, be it construction industry. So if the integrated view is taken about the technology, it's the more beneficial one, right? And why I'm saying integrated one is that because connectivity is one part, the other one is the is the mobile lines, which everybody needs it today. And then you have the business operations. So we have the services today in the format called hosted model Then hosted model really simplifies the end service product to our customers. And there's a lot of cost savings which happens through that one. And by implementing that, you get multiple solutions, right? So if you really look at your purchase today of anything, you are individually going and buying separate, separate items. Look from the perspective that if one pipeline can deliver you everything together, if it's an integrated approach, and if the commercial viability is also there.

So this is how our, as an Ooredoo, our models are.Our models are linked to the product centricity. Our solutions are linked to the commercial centricity. And this is how the cost savings are getting translated to our customer. So today, if anybody really says that i want to enable my workforce through a communication, we have the hosted PABX service, right, A lot of customers are using that in the construction site. If you really are looking for the surveillance, for example, we have the hosted surveillance. So there is no need of really deploying independent infrastructure. There's an integrated infrastructure which is available with us, which comes as part of the analytics. So these are some of the examples which I can put across. So many of these services are available today, and we have been working with many of our customers who are enjoying the benefits. And these are all modular in nature. You can scale up, scale down, basis how the workforce movement is, how the operation movements are.

5.How can the City Council act as a convenor to foster stronger, more predictable relationships between contractors, material suppliers, and consultants operating in Malé, for example, through prequalified vendor panels, framework agreements, or local content requirements that reduce fragmentation and promote steady, collaborative growth?

Adam Azim,
Mayor, Male' City Council

Yeah, thank you. Again, I think I have to go into this, the coordination issue. And the one area which we had to get it correct is the human resource development. Without the proper human resource development and without the proper automation, we will not be able to do this. The first thing we had to correct in this country is we have capable people, we have educated people, but we don't have people who is willing to serve the people. That's the area which I have observed recently. When I worked in corporate sector for 25 years, but now I am in the more into policy level. So this is a totally new area to me, but I have learned last two years in my first when I got first elected, I have observed that this is totally different area which we have to address very quickly. We don't have any urgency to serve people. We should understand that private sector is the engine of the country. So if we cannot make things faster, if we cannot get things approved faster, then they are losing money every day. If you just go into any of the office or even Male' city council, I'm not excludingMale' city council, I'm trying to convince the people that, look, the private sector is working to give you your salary. We get the tax from the private sector.

Unless we make our organization efficient, then how can this country progress? I don't see that we are progressing. So even some of the answers which we are given to our citizens is like, today this person never come, so we will not be able to give you approval. This level of culture is there. So we should change the culture first before we go into any of the this collaboration. So inside every organization, I think, especially civil system, now we have staff who take leave today, annual leave, tomorrow FRL, tomorrow sick leave, okay, weekend. Again, you start annual leave, sick leave, FRL, again, some another leave, you know, they can take leave without getting any punishment. Like two weeks they can just keep on going. So there are staff who behave like that in so many civil service organizations. So I think even president has mentioned in one of the speech recently, please don't take leave. So I think we as the senior leaders around in the country, we should not allow this to happen in the country, especially in the civil service. There are very good staff having said that, but this is very common. There's no urgency in the civil service system to serve the private sector. Even I was at MTCC, I remember there are people who come to buy engines. There are people who come to get some services.

You know, the same thing happened when I was there, but I managed to tackle it very fast because in an organization we have a different system of managing staff. But in civil service system, we have a very different system managing staff. So the culture needs to be changed first if you want to efficient a country. So we are working on it, but it's progressive very painfully, very slow. So we are trying to automate, but people are not very welcome to get automate to automate system. Even if we automate a system, people are not if they are not coming into office, we will not be able to manage the system. So I remember once I was working at one of the company, I wanted to bring in a good governance because I see that my success in all the organization is managing the implementing good governance. So I told them that, look, there won't be any delay because we implement good governance. Like in the procurement system, we can complete a procurement system in a day if all the staff come into office and approve on time. The problem is now staff come to office in the morning. Their intention of coming to the office in the morning is to go to coffee with the friends. So if we need nine people to approve, then everyone's in the office during the office hour, there won't be any delay. But if the fifth person is not in the office, yes, it will get delayed. So this much of governance, this much of management, this much of human resource management should be implement in the organization before we just talk about anything else. So human resource is the most important resource in a country to develop a nation, to coordinate things, to make it efficient. So I think the first thing we have to do is we have to have a workforce who are willing to serve the people. Thank you.

6.MNACI has highlighted project financing as a key challenge for the sector. What concrete steps can MNACI, in collaboration with banks, investors, and the government, take to create new financing windows or credit enhancement schemes tailored to mid-sized contractors and suppliers who are currently starved of working capital?

Ayesha Nurain Janah,
Executive Board Member of MNACI,
Group Chairperson, Hotels & Resorts Investment Maldives

Thank you. This is, again, a topic that we've been discussing over the last few years. There have been challenges, particularly for contractors that perhaps were dependent on one sector or the infrastructure sector where things get delayed. And of course, there are challenges at a national level. That means that these delays happen. I think if I can take lessons and recommendations, we've spoken to the multilateral development banks about what are the lessons globally. I recently, just recently was in Mongolia, and then just before that was in China for summer Davos. And some of the lessons that we're seeing from other countries is the seamlessness of one is the data collection. And Mayor and Rajesh have talked about kind of one place. And I think as an industry, we have to go through so many different avenues to receive the things that we need to receive. But also on one hand, as an association, we've been trying to really advocate for our members who have had payment delays. And the challenge that we're facing is that we, even to this day, we can estimate what the delays are. We can also estimate what the impact has been because we see contractors in distress. We can see contractors actually contracting in size of company, but we do not have the data. So we cannot, you know, conclusively go into organizations like the finance ministry or even international organizations and say, this is the rufiya figure, this is the dollar figure of which is outstanding to the construction industry as of today. So I think that the first step to seamless access and to developing the construction industry to be stronger is data. And I understand, of course, as an industry association, we are peers as competitors or competitors as peers, as it were. So I understand the reluctance to share proprietary data, more internal data within the association. So we've partnered with a tertiary college, Villa College, to try and get that data in a neutral way. But I think actually for those of us in the room, particularly with government, with NGO associations like ourselves and with industry and with academia, what we can work on is what are the systems that can collect and aggregate data as a first step. We're not even talking about coming to the banks and finding credit. We're talking about what is the state of industry today factually, and then how do we move on to the solutions?

The second, you know, the digital side helps as Rajesh has talked about as a one place. We have connectivity. If I can take the blessings that we have as lessons, I was in Mongolia and we were in the Altai mountains. There was no connectivity at all except for you had to go up this mountain at the very peak. You had to hike up the mountain, stay at this very peak. There wasn't a tent. It was very cold. And you had one bar of Starlink. Compared to if you look at the vastness of our ocean area, we still get connectivity very, very well. So if we are comparing that kind of growth and economic strength, what is stopping us from actually tackling these challenges? So if I can offer two more points, one is we have the connectivity, we have the economic strength, but we need to now come together as industry to do things that Mongolia is doing is they recently held the prime minister of Mongolia is a good friend of mine and a fellow young global leader for the World Economic Forum. So I had a chance to speak to him. They recently held a digital building information system for the construction industry forum. And they are really leading in introducing and mandating, I think it's by 2030 to 2050, mandating that we have artificial intelligence technology adoption throughout the industry.

They're not just mandating that, they're actually upskilling people and offering programs in partnership. I believe they just recently signed a partnership with the United Kingdom. So I'm offering these as, you know, the opportunities and privilege I have to learn lessons and bring it here. We are such a small country in a good way in which we can test and come together to test and do these things really, really quickly. So how do we bring in the seamlessness? And then to answer the question of credit, as I said, the requests are coming into the banking industry as you saw and many of my colleagues here were in the room last night. Thank you for supporting us in this journey. We have launched a new bank, but it's not so much I don't want to mention about the bank so much here. It is to say the opportunity or the gap and moment that we're launching the bank is because our financial sector is strong. And so as the sector of construction, the infrastructure sector is strong, there is demandncoming.And that is why we were able to come in. You saw the international partners that have interest and confidence, right? So I think this is really an opportunity. The challenges will always be there. I think the construction industry faced lowering margins, higher costs, the supply chain impact. We cannot stop conflicts around the world much as we would like to. So I think it's a collaboration opportunity. It's coming together to create new ways of credit, new ways of collaborated or syndicated credit. And then how do we learn lessons and adopt technology that's coming as well? I'll stop there, but I'm sure we could keep going.

7.Given Greater Malé’s saturation and resulting industry stagnation, what priority infrastructure and policy measures will effectively redirect population growth and economic activity toward sustainable regional hubs?

Ahmed Tholhath,
Director General, Construction Industry Development, Ministry of Infrastructure, Housing and Urban

Once again, when we come to actually Male City as a Greater Male area, we try not to understand the population density. Actually, the problem comes with the population density. Around 40% or more is residing in Male and Greater Male area, it's almost 50% of our population. So other parts of the Maldives is not that active in terms of industries or economies. So booming our all economies and industries in our capital city and Greater Male region have become stagnant actually. There's no room for we cannot make Male any bigger. We are on the edge of the reef now. So the infrastructures could expand to Hulumale, we can call Hulumale, Thilamale, and now going to Gulhifalhu and eventually we can call it Gulhimale, but it doesn't create another Male. But the thing is, we need industries to grow. We need incentives.

We need to incentivize other industries to get established in other regional hubs like Kulhudhufushi, Laam Atoll, or Seenu Atoll, or Fuvahmulah so that people have they are on their own will to move to those industries where they can have better life, access to education, access to health facilities, access to good jobs. So Maldivians always migrate to Male region for almost two or three reasons: education, health, and job. If we can create these three components across other regional hubs, I'm pretty much sure people will move. They don't want to be in Male or Greater Male region. So I think it's the paradigm shift to urban planning that we give incentive. We can incentivise projects who invest on these regional hubs. That's the only way forward to decongestion to Male region.

8.Given the unique challenges of operating across multiple and isolated islands, what type of Ooredoo Business connectivity and digital solutions could be positioned as “construction-ready” support for contractors and suppliers to improve site operations and encourage faster technology adoption?

Rajesh Mehta ,
Chief Business Officer, Ooredoo Business

Thanks, this is another good question, right? Whatever is possible in Male is possible in any island today because our connectivity is very, very robust. And it's really not we're not really talking about the connectivity through one channel. There are multiple channels. And I showed the video about how we are taking connectivity and how we are fiberizing the nation now. It's a huge investment, but there are benefits which every industry can reap out of it. And as I mentioned, that any solution can be taken because we have a data center in Hulhumale. Any service, whether it is linked to the surveillance, it is linked to the connectivity, it is linked to the calling, can take it to any island as a package service. And this is what the and we are doing projects. We are doing projects for many resorts today where their IT and ICT infrastructure has been made very thin. It means that during the construction phase in many of these islands, there are not all the facilities available. So how are you going to run the technology at a place where the facilities are still in the pipeline or in the building phase? So what we are saying is that and that's one of the prime reasons that we have made the connectivity as a first priority. And then you can run any of these services and applications on the top of it.

And this is the advantage. So what our request to the construction industry is that there's a pre-planning which happens when it really comes to the traditional part of doing the things. What we are saying is that as communication is an integral part. So in the pre-planning phase, if that also gets jotted down, the priorities are getting jotted down, and then probably it becomes very, very easier to translate the benefits, to really translate the advantages which can be taken by the construction industry. And also, it's a meaningful default, right, or fold. So we have heard of that, okay, if you subscribe to something, then it is for us for lifelong No, that's not the case. You can fold it back. Say that, okay, my construction phase is over. I don't need these services.It is only meant for six months or a year, a year and a half. We will fold it back. And that's the kind of assurance. It's possible because we have package services and package solutions available. So it's a pay-as-you-go model which we have. So explore it with us. And there are huge benefits which comes to or goes to our customers.

9.If you could implement one immediate reform within the Council's mandate—be it streamlining permit processes, digitising submissions, or introducing fast-track approvals for priority projects—what would it be, and how would it directly address the root causes of stagnation you observe in Malé's construction pipeline?

Adam Azim,
Male' CIty Mayor, Male' City Council

Yeah. Recently, I tried to speed up the process. So I talked to the team. told them, when we receive drawings with the stamps from two engineers and one architect, I remember, why are we checking it? I asked this question from my team. Why are we checking for the accuracy of the drawing or whether the drawing is adherence to the rules and regulations, building regulations? They said they told me the engineers and architects which stamp on it, they are not following the rules properly. So if they are following the rules properly, then we can speed up. So the project starts from the owner, then the architects, from the engineers, then the finance, then we start building. So finance is the last thing. So I think if everyone is responsible, just don't try to take shortcuts. So enforce the rules from the beginning, from the engineers, architects. I advise them to you do the drawings as per the rules and regulations laid by the housing ministry and the council. Then this will get start. We can speed up that. Even the owner, they try to put up a building in a plot which they can put they can build up to seven story. They try to go up to nine stories. So they just try to do go and do some under-table things and try to do things. This is are the areas where this process getting delayed.

So I highly recommend the owner, the plot owner, and the designers don't get compromised on these things. So if it's not only the staff who is doing this is getting corrupt, we try to fingerpoint on the staff. Actually, everyone's involved in the corruption. So through those means, people there are people who get things done also. There are we should stop we should try to stop this kind of thinking, you know. Otherwise, we stop this kind of thinking. We cannot speed up the process. So if I am there, I will ensure that we get things as per the rules and regulations. So this is for the benefit of everyone. So now we have implemented so many layers to ensure that the engineers and architects, they do the job right. So even because of that, it's getting delayed.

Now, why we are struggling in this Male city? Because the city council and housing ministry has neglected so many rules and regulations when they are approving the drawings. When it comes to the building, when it comes to garage, when it comes to shops, cafes, we are not following the rules laid down by us We are just simply giving some approvals. So sometimes I just feel there's just no need of this housing ministry and city councils and all this institution because just anybody just come and put up a building and live there. That much of things has gone wrong in this country. So if he wants to get things correct, I sincerely advise everyone, just follow the rules and regulations.
Then I think we can speed up things. Thank you.

10.Looking ahead, what role should MNACI play in shaping a national construction strategy that not only addresses short-term stagnation but also positions the industry for resilient, diversified growth—beyond reliance on cyclical public infrastructure spending?

Ayesha Nurain Janah,
Executive Board Member of MNACI,
Group Chairperson, Hotels & Resorts Investment Maldives

Thank you. I want to take this opportunity to say that we are a pragmatic association. We may not be perhaps the most vocal out in public, but we do a lot of work behind the scenes. And just acknowledging, I'm the newer or younger generation into the industry association, but we are celebrating our 25th year this year. And we have a MASI at 25 kind of story sharing of where we've come from, but also a look ahead into the next 25 years that's coming up as well. But acknowledging that there's been a lot of work that the association has done over the last 25 years with leadership, the likes of Mr. Adnan, who's our secretary general. Of course, Mr. Janah is president, one of our longest presidents, and the founding members as well who are really stalwarts of industry in the construction industry. Going back to the point that we are a very pragmatic association, we continue to have meetings with we had really productive meetings with the central bank. We've had multiple meetings with the Ministry for Construction. We have had meetings with the Ministry for Finance and other ministries that are related. And we continue to advocate for the industry. We continue to be very transparent about the challenges and the reality on the ground for contractors, both SME contractors, large contractors, and also making sure that there is representation from the different parts of the industry and the varying challenges as well.

So that is the kind of work that we do. So looking ahead, we will continue to do that work, continue to advocate, hopefully bring those of us in the room together so that we can advocate better with better data and that seamless integration. We also have an international platform. So we brought and run lots of trainings around FIDIC, which I haven't had a chance to mention, but a lot of our advocacy is also moving the industry forward to be adopting things like the FIDIC standard of contracts, which allows not just the employer to have all the power and therefore the power for payments and things like that, but also having recourse for the contractors as well. We've been continuing to advocate for that, had meetings with the tender board, and we've had submissions. So we'll continue to do that. If I look ahead, so as I've mentioned, we continue the work we've done so far. We continue our convening, bringing international partners, local people together for solutions. But if we look ahead, I think what we need for the industry to ensure it's not stagnated, really looking ahead, is a younger generation and a pipeline that's brought in here into the industry. So looking at startup grants or ways in which we see a lot of younger people not entering the industry or not able to perhaps see the pathways into progress. I would love to see new businesses that are started by young people in this country.

We have recently advocated on the business council chaired by the Minister for Economic Development and Transport around FDI and making sure that certain sectors actually have either 100% need to be locally owned businesses or a significant percentage need to be locally owned. So we hope that's not only to close the industry, say, it doesn't stop investment from coming in. It just means that it should be led locally. So how do we also, at the same time as these laws come in, encourage or support young people to come into the industry? And then finally, I suppose to close, I will say what gives me a lot of pleasure is that there are a lot of women in the room. So shout out to you. I don't see that often, and I don't see women as my peers often, but we've got our two leaders of our project team here, Elena and Rona. I'm happy to see you here and happy to see the other women here. That is 50% of the economy. They are the rising wealth managers of the world. So I would love to see more investors, more women being encouraged into the industry, not just into sectors traditionally reserved for women, but into senior leadership, into investors, into project leaders as well. I think that energy that young people and women bring alongside of those that have been in the industry with us are leaders who are men. I think that will grow the industry as well. Thank you

11.In terms of regulatory reform, what specific changes to tendering, contract management, or compliance requirements could be implemented in the next 12 months to accelerate project start-ups, reduce administrative bottlenecks, and restore confidence among investors and contractors alike?

Ahmed Tholhath,
Director General, Construction Industry Development, Ministry of Infrastructure, Housing and Urban

Thank you for the actually, before we conclude, I'll just make sure I thank everybody for listening to me and going back to your question. Actually, during the tendering process and everything, the processes take longer than expected sometimes. I think it's time for us to move from physical contracts to live digital contracts so that the time spent on these paperwork and bureaucracy will be very shorter. And I think it would rather give a plus point for Maldives 2.0, which is initiated by our president. And talking about going digital and my colleague, what Mayor Azim said, I would like to highlight there are certain things around us that we don't actually understand. As the regulatory body, ministry have registered 182 building consent authorities, including city councils and island councils. So in every island, the council acts as a building consent authority.

So we submit these drawings to the respective jurisdictions in Male, Male city council And if there is any talking about not compliant with the regulations of Male planning regulation or development control or any other controls given, there is a certain mechanism that is if the practitioner is not in compliant, we could always report to the ministry that this practitioner is not compliant to regulations. So there is a compliance committee which takes actions to these practitioners, likewise to contractors too. So moving on to regulatory framework, I'm mentioning there are major Male city council, HDC as building permit approvals, and other tourism ministry. So these are repetitive works being done for the same discipline. It is, I think, for the best we create a unified regulatory authority, the single point place where we can submit all the construction approvals in one single place. So there won't be any discrepancies in regulating.

So it is unified, it is regular, it is up to date. So one thing I would like to mention is with the COVID, our ministry was able to turn from paper-based to paperless for permitting. First, we migrated to email-based. Now we are in OneGov portal. So from OneGov portal, if the documents are in place, there is only like two or three working days maximum. If the documents are not the mandatory documents are not in place, it will take time. It will be sometimes rejected or you have to resubmit. But if the mandatory documents are there, it is fast and efficient process. Thank you.

12.Many contractors and suppliers operate across multiple islands with limited visibility into cash flow, inventory, and logistics. How can Ooredoo's B2B products and solutions—covering areas such as connectivity, digital services, and relevant business technology support—be used to build an analytics layer that gives SMEs real-time insights into working capital, material movement, and project margins, thereby reducing financial stagnation?

Rajesh Mehta ,
Chief Business Officer, Ooredoo Business

That's a lot of questions into one. Let me just summarize in a way. You see, the language is changing today, right? The language of commercial transaction is very much on a drastic change, not a small change, because this language is changing because technology is changing. And these challenges which you've just mentioned about, they are very much real. They're very much live. So there are multiple aspects which works here. One is the integrated approach, which I reflected upon. The other one is that everybody looks for the cost-benefit analysis, right? My cost should be the lowest and my benefit should be the max. There is something called a sensible stretching. So if we really look from that perspective, that sensible stretching is the concept which is very much live and we can build it into practice. It means that what we used to call flexible, scalable, right? And I know that in construction industry, if the project comes, there are different phases of the projects needs to be delivered.too.The workforce management increases and decreases drastically. There are multiple projects which comes So these challenges are very much there. So this can be addressed through the sensible stretching. When you are really talking to us as an operator, we have the solution which we can give you under that perspective. The third important thing is that when I was referring to about the language is changing, we are talking about the language of tokens now. It's no longer we say that, okay, this will come at this price and this is going to come at that price. It's something like you use the electricity basis, how many appliances you have at home. Same thing is in the telecom as well.

You can get into the tokenization concept with us because we have the technologies like data centers. The entire thing is linked to whatever we are doing, either on the phones or onto our desktops or laptops icomputers playing a very, very vital role, right? It's all compute. And compute industry thinkers are relating compute to the intelligence and intelligence to the economy. So none of the economy can we say that we are a dull economy when there is so much of technological advancements happening around. So the industry really read the benefits out of it. And we have the concept called which we are building up with the AI model is the tokenization concept. So once you subscribe to the services, it's not a one service which is coming to our customers. It's multiple services packed as one. And the utilization and the cost control can be done through the tokenization concept. So it's all there. We are building up the conversations with many of our partners into the construction industry. At times, what you cannot deliver as a vendor, you have to really join hands as a consultant. And that's where it opens up the discussion of the new ways of doing things. And here, construction industry is really associated with the global brands, right? You really talk about Hiltons, Marriotts. They're all coming into the country, right? And the chain is very long, right? Very, very long chain. So if we are really not building up those concepts in-house, it's got to become a Herculean task tomorrow to really tackle all these questions which you have just bagged into one. But we are really actively, proactively looking into all these aspects of things which we see that two years down the line, we have to face that. So it's there today. So our teams are very much live on the ground. We are building up conversations with many of the customers in the construction industry. Some of them have been successfully implementing the services which we have given to them. Some are in pipeline, some are really taking the shape of the consultancy so that we see majority of can be adapted in the limited period or availability which is there.

So this is a really happening industry and really association with the construction industry really gives us avery different kind of scales and thinking. And we have to really venture out when it really comes to offering solutions to this particular industry. It's really not really like a financial one. It really works and acts in one particular way. It's really a very varied combination of the end customers which you really are dealing with. So private and public infrastructure really tackles different kind of challenges. And on the private side, if you really get further details into those kinds of things. So there are many other topics of discussions which opens up, which increases the challenges, but the possibility on the other hand. So we are saying technologically very advanced and really understanding and building up that at the prelim stage. So yes, we are absolutely open and connecting with the construction industry and all these new opportunities and challenges.

Adam Azim,
Male' CIty Mayor, Male' City Council

Before conclude, I would just add up something to the discussion. I would like to request all the policymakers, if anyone around, stop blaming and start coordination. So this is what we need now for the progress of any industry. Like Male city, I think we all around 50% of the country is living here. We are doing some of the roads in Male. The construction industry is suffering a lot because of dewatering. Proper consultation is not done even for dewatering. When we are doing these roads, again, we have to cut and take it out. We know unless we stop dividing the houses, the houses will keep on building. So whenever any house builds up, we need to dewater, especially the lot is large enough. And when the investment banks comes up, I think more bigger start come up because there's more access to finance. I have been telling this to the relevant parties in the country. Do more coordination, do more consultation before start doing any project. Spend more time on planning, spend more time on taking the advice from relevant parties without those. Now, Male city, the water was actually put up for 70,000 people. Male city, Male. Now we have around 150,000 people living in Male. That is twice the size, the capacity of the water and sewer. If we do the roads without taking into consideration the water and sewer in the underground, even in the next city, what will happen after some time? Even you can see right now when there's a rainy day, the sewer is coming out. It's not because of MWSC, see. It's not because of Male city council. It is because of lack of planning, lack of thoughts giving into doing the projects. Even Vilimale, if you go for 10-story building, that Vilimale' is planned for four-story buildings. So the water is planned for four-story buildings. Now what will happen after that? Maybe now the sewer, when you flushed it, 10-story building, you flushed it, especially Friday noon. If you flush from a 10-story building, the junctions nearby will start come out because that infrastructure was done for four stories. Now I think Hulhumale experience the same thing. Hulhumale first designed for four stories. Infrastructure was done for four stories. Now we have given it for six and a half. So you can see the sewer is coming out. You are not getting enough pressure The water pressure is not there for the buildings. So we should spend more time on planning, stop blaming, start coordination. Let's start serving the people. Just don't serve the master. These things should be stopped in this country. Otherwise, we will see problems every day. I think we should think of giving a better country than what we have inherited today to our kids. Thank you so much.


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AHMED JASIM JANAH

GROUP CHIEF EXECUTIVE OFFICER OF HARIM,CHIEF EXECUTIVE OFFICER OF POLARIS NAVIGATORS, COUNTRY DIRECTOR OF CWEIC MALDIVES,PRIME MINISTER'S SCHOLAR NEW ZEALAND



IBRAHIM ALI JALEEL

PROJECT MANAGEMENT CONSULTANT

1.What lending criteria or risk-sharing models would you consider to accelerate public-private infrastructure partnerships in island economies?

Ali Farish Khaleel
Incharge, Retail and SME Banking, Bank of Maldives Plc

First of all, let me thank you the organisers for the invitation. That's a very good question very very relevant. As I think previous conversation and panelists have highlighted that the Maldivian construction industry is facing challenges and has task ahead of them that is far beyond that we can compare to our neighbours. If we consider about the local development companies, contractors operating in maldives, especially If they are looking at island wide comunity developments and public and private infrastructure development. What we have observed recently is that level of graph that the construction industry is wearing the capacity thing, So as the finance here, construction businesses, contractors and developers, one of the key things that we are seeing is that contractors are running very heavily geared balance sheets. So there balance sheets take up a lot of contracts or projects based financing that they have got from principle developers without the inherence strength or financial cash flow or projected cashflows coming on to their books. So I think going forward financiers and bankers will appreciate having these principles, developers and public awarders of projects, coming into the picture, hiding the necessary cash flow, nessecarry financial strength that backs the project financing and that enables that shift, the weight of these debts or of these projects, developers are carrying through. If you think about island wide projects for a nation of 500 thousand people we have more harbours than the entire, you know if we count in numbers its going tp be more than any other nation in the world. If we think about airports 100,000 people against all these aiports that we are developing every aspect of infrastructure doing including telecom for a population of 500 thousand. The investment that they are putting in, having to finance that by debt , is a very heavy obligation to carry. Principle contractor or principle awarder and the developer coming in to the picture will change the way contractors and developers will be able to deliver their projects.

2.Based on your experience operating across fast-growing markets in Asia and the Middle East, what are the key challenges you faced operating in the Maldives and how can we adopt lower import dependance, lower costs and improve quality in infrastructure projects?

Rajeev Ranjan,
Deputy General Manager, Business Development & Sales Generation, Global Business,
Jaquar & Company Pvt Ltd

Thank you, You know callers from a suppliers perspective, because its very important to see how we as supplier, see this whole country, maldives for us is not just an small country but it has a great opportunity. There has been lot of development happening, investment has been done in terms of you know, infrastructure. Hospitality, airports and all those things. To think that their are certain ways unique things which is there for Maldives .

Three things which we believe is that creating some kind of constrain is like fragmented geography, it's not concentrated at one place. You know accessibility is difficult, leading to a lot of logistical cost. The second thing which is heavy dependence on imports because it it a country, it is a consumer economy and there is hardly anything produced locally and third is capability development. The important aspect is that capability development which is not there. Even the manpower and everything has to come from outside which is unnecessarily increasing lot of cost. So from our perspective we see here that major focus is on cost reduction only. People look at the first initial cost but forgot about the life cycle cost. Any product which are using as a life cycle. Product cost is not about the initial investment but actually recurring cost of what you are going to do in. Many of times the net effective cost of the product over the life cycle becomes too expensive compared to the initial investment which you do. So we should look at the product which can give you a long life so that the cost of replacement is reduced. The supply chain and logistics cost is really really high and if you have to recurrently change it to import for something which is constrain so those things are the challenges the second people are going to install should be capable so that those problems during installation and during usage is not there. Which will further reduce your cost. So 2 things which is under your control, under the markets control and community development and the right product in a usage.

3.As a senior construction consultant who has seen multiple cycles of boom and slowdown, what are the most critical technical, contractual, and governance failures that have limited the developmental impact of past infrastructure projects in the Maldives?

Ibrahim Ali Jaleel
Project Management Consultant

Okay. Thank you for the invitation. And I think we have seen in the past some projects have boom and then slow down, and then some projects got hold and some have got contract being annulled as well. think that is due to various reasons, some of which are due to out of control of the contractor. And if you just go back a bit further, in 2010, during the world economic crisis, we had three major housing projects going in Maldives with three foreign parties, of which two contracts got halt , and one contract which started later on after changes of contractors and subcontractors. And the other contract, they stopped it after completing 50% of the project. So these things has happened, and partly due to some reasons out of control of the contractors due to financial crisis and things. And we have recently seen some issues in the like the Russian-Ukraine war and the recent ongoing war between Iran and Middle East. We had many logistic issues, and the fuel price have hiked up the prices and things. So many contractors are dealing with those things with their limitations. So we have seen some projects getting slowed down, but we still notice, considering the private sector, most of the projects which they have carried somehow being managed and completed, and they have done the delivery.

But we have seen some projects which are given due to political reasons to unmatured companies, which they have struggled, and it's being long delayed, and some projects are still on hold, and some projects are getting started. And also, we have seen some SOEs taking construction big projects which is beyond their limit. So these companies are not actually ready to take these big construction projects, mega projects. And infact, they don't have the expertise, and they are also not willing to outsource to other parties. So it's being getting delayed, and most of these SOEs are being subsidized by the government, and still they are also forced at the same time, they also forced to employ many staff, which is beyond the capacity of this project as well. So financially, they are also struggling, and most of these projects are getting stopped. But as I have said earlier, the private sector is somehow managing. I think that's the Maldivian way of facing the the challenge and win. And I think, but having said this, I have to say, unfortunately, many private sectors have scaled down because they cannot manage the big OPEX within the limitation. So one thing is we have to change the payment module. The contractors should be paid on time to manage the projects within the time and to deliver on time. Thank you.

4.What strategic sectors should Maldives prioritize for infrastructure investment to maximize domestic growth and export competitiveness?

Ahmed Jasim Janah
Group Chief Executive Officer of HARIM, Chief Executive Officer of Polaris Navigators, Country Director of CWEIC Maldives, Prime Minister's Scholar New Zealand

Bismillahirrahmanirrahim. Assalamu alaikum. Hi guys Good afternoon. I know it's been a bit of a long morning for everybody here, so I want to try and keep my answers a little bit more succinct so that our attention spans are in line and everything. First of all, thanks very much for having me on the stage here. When you guys first invited me, it was a panel full of bankers, so I was a little bit intimidated, but I'm glad it's changed.

i feel a little bit more in place now. And I'll try and give you guys a bit of a perspective from investors and developers' side. So when we think about Maldives as an investment environment, Maldives doesn't have to sell what it is as an investment product. The entire world wants Maldives as a they want a piece of the proverbial Boakibaa (Maldivian dish.) And what really needs to be facilitated is an environment that accepts investors from overseas. And when we're talking about prioritizing sectors, there's multiple sectors for investment potential. And what I would do to prioritize is chase the cash. Where's our biggest money coming from, Tourism, unarguably, right? Tourism alone for 2026, the start of the year, correct me on this number, but I think 6.6 billion MVR of revenue alone. So it's the biggest driver. When it comes to investing in the infrastructure for tourism, though, I don't mean to say invest more in resort. It's a naturally occurring process now. What I mean to say is invest in tourism-enabling sectors. So these are the industries for transport, development into international airports, into international seaports, and other seaplane terminals, things like this. With the expansion of Velana International Airport, we've almost doubled the capacity for tourism into the country.And these are important steps to enable more people to come in to the Maldives. And developing seaports and regional domestic airports will enable more mobility around the country to access more remote atolls for tourism development as well. So that's the first one. Second one, I think, is important from two different perspectives.

First perspective is from a climate change perspective. I'm talking about investing in sustainable and renewable energy. So Maldives is at the very front of climate change, and it is imperative that our nation becomes climate resilient, that it becomes adaptive to the changing environment. We protect our shores, we protect our islands, we protect our coral reefs.

But from a fiscal perspective as well, it is important that we invest in infrastructure for solar energy, for wind energy, for using the ocean waves as a form of generating electricity, but also enabling electric vessels, building up the infrastructure for charging stations around not just cities, but for vessels to go from island to island around the country. And like I said, from a fiscal perspective, because we are such an import-heavy nation, by becoming more self-sustaining in this method, we'll be able to ease up our fiscal responsibilities and our current account deficit. Thirdly, and this is a bit of an obvious one, but it's been traditions for centuries in the Maldives is the fishing industry. While we have been fishermen since my grandfather's grandfather's grandfather's time, it is still a bit of an untapped industry. And investing in such a sector, I think, will enable Maldives to become a more exploit our export potential a little bit better. What I mean to say is right now we're exporting mainly the raw fish product and investing in factories and other kind of technologies for us to be able to process fish in different ways to export to the world as a Maldives-branded product would be imperative. There's many more. I can speak on and on, but I'll cut myself short there.

5.How can banks better assess and support long-term project viability in a fragile tourism-linked economy?

Ali Farish Khaleel
Incharge, Retail and SME Banking, Bank of Maldives Plc

I think that's a trick question. It's very, very difficult given the global dynamics changing so fast. To do a long-term viability assessment for any construction project of a bigger scale definitely becomes a challenge. Given the nature of Maldives with the single industry reliance on tourism, it becomes even further challenging because tourism, as we saw during the past five years, have been affected by different things. And it continues to be it continues to be affected, right? So there are economic cycles that one could peg against when we are doing risk assessments, especially if it is in Maldives. Tourism plays a big role. And the cyclical nature and the seasonality can be pegged against for making long-term projections on how the industry is going to play out and how the project feasibility is going to turn out. Secondly, I think effects is a very big contributor to how our projects ultimately get paid out. There are projects that has taken very long to complete, and initial estimations have gone out of the window with the fluctuations in effects. And that is a very key contributor that should be right in the center of any long-term feasibility assessments. Assessments that's done. And I think thirdly, in order to ensure that project feasibility in the long term is well balanced, there should be more than one encourage of cash flow that is tied to each project. While we run our businesses, we talk about governance, we talk about business continuity plans, and long-term planning of projects should get no less attention. It should have that kind of continuity succession planning done for the project if it has a longer term for repayment. And by a contractor, a developer looking at a project financing through that perspective gives that kind of confidence for financiers as well to back up that project. So in terms of economic changes and trends, that's a tricky one. But around effects as well as cash flow backups and income line encourages, that's things that contractors and developers can work on to ensure long-term feasibility.

6.How can international suppliers like Jaquar work more closely with local contractors, consultants, and training institutions to build capacity in specifying, installing, and maintaining modern building systems (plumbing, lighting, sanitary ware) so that infrastructure is not only built quickly but also operated efficiently over its lifespan?

Rajeev Ranjan,
Deputy General Manager, Business Development & Sales Generation, Global Business,
Jaquar & Company Pvt Ltd

We at Jaguar are concentrating on developing capabilities with our partners. We work very closely with all the stakeholders who are involved, whether it is architects, developers, plumbers, contractors, electricians, and all. So every day we are coming up with new products which are energy efficient, which are water efficient, and these things are to be installed properly. And this can only happen when we have the right people with the right knowledge. So we are working with all the stakeholders who are there, and we build their capabilities. Second factor is availability, which we are working on. We have our partners here. We ensure that the products are available, right products are available. Otherwise, there is a chance of people going through inertia. They start using the same product time and again because of the non-availability or non-exposure. So we are working on providing and making those products available here at the least possible cost. We are from India. The advantage is the proximity.

Very fast you can bring in. So the stock availability, the cost in terms of segregating the stock is very we manage it very well. Most of the stocks are there in India, and with no time you can get it in this place. So cost gets reduced so that you can experiment. You can take it, take up new products, new technology you use so that your energy consumption gets reduced. These products become more sustainable, especially Maldives where water and energy both are a great cost because you are processing water to make it palatable. And also lighting is completely or energy is dependent on fuel.You are using more of a fuel generators to get your electricity, which is your the cost of energy is very, very high. So if we are able to give you products, either lighting products or faucets, which are consuming much lower lighting energy, then a lot of saving which can happen. So these information we passing on to the people who are specifying them, people who are installing them, and who are using them so that these things are used. And in this process, the upgradation happens and the cost saving happens

7.Where do you see the biggest gaps in local capacity—among engineers, project managers, contract administrators, and site supervisors—and what focused upskilling or certification pathways would most quickly raise the industry's ability to deliver complex infrastructure reliably?

Ibrahim Ali Jaleel
Project Management Consultant

Well, not only in the construction industry. I think the skill gap is all over all the industries with Maldives because we are with a very small population and with a very small workforce. HR is a huge issue in all the industries. But having said that, construction industry is an industry which use a lot of manpower. We are facing more issues in the human resource issues here. But considering the gap, I think we have to believe that we don't have the required workforce for the projects currently and the projects which are in the plan ahead. So we have already started, and we are in process, and we are in use to work together with the expertise and the skill we import. So we have in considering the engineering and other aspects, we have very limited workforce. And at the same time, we have people who are working within the islands, and they are looking for jobs within their proximity. And there are many resorts close by. And we have got new guesthouses and other opportunities for them to work within their family.

So most of the projects currently going, the construction projects are going within Malé and in the under-construction resorts. We don't get local expertise to work with. So we have to agree to the fact that we have to work with the expertise, with affordable workforce, which we can hire from overseas. But again, considering the other aspects of construction sector, like the design and architecture firms, I think most of the architect firms working with more locals within the team and more engineers and architects, the service engineers within the design firms are mostly locals. But for the construction industry itself, we don't have that much of local expertise. And we have been working with foreign experts within the required fields and which is working well. And I think that's the way to go forward.

Moderator

It's very clear. So is there any sort of, on my question, certification or any pathways which is under discussion at the moment as a senior consultant? Any suggestions that you have?

I think even MNACI is also working with the government, with the university as well to develop the skills, required skills, and to specifically which field is in short. I think we don't have that much of expertise in contract management and dispute management. So if we can have that sector a little bit lifted, we could attend more issues in advance and avoid major issues that might come along the way.

8.How can lessons from rising economies be translated into Maldives' regulatory framework to attract sustainable capital?

Ahmed Jasim Janah
Group Chief Executive Officer of HARIM, Chief Executive Officer of Polaris Navigators, Country Director of CWEIC Maldives, Prime Minister's Scholar New Zealand

It's a very broad question. But I think when it comes to learning lessons from different economies, it's not about copy-pasting a model that works for one country. Oftentimes, you'll need to understand the nuances, what goes on within your own domestic area to be able to then apply it. So there's no real I can't answer you in saying this is the exact regulatory framework that works for the Maldives. 'm not a I'm an amateur economist by passion, but I don't know the answer to that specifically. What I can tell you is that it's about sequencing. It's about starting small. It's about understanding how we can create sandboxes, if you will, of where investors can come in and almost experiment with relaxed regulations, tax holidays, duty exemptions, while also protecting the wider economy of a country from the fallback of such an experiment using playbooks used by countries like Singapore, Vietnam, the UAE.

They have special economic zones to do this. And it's about starting at that scale and then scaling up so that we can learn lessons in microcosms and then expand in the future in terms of understanding what works and what doesn't work. But also, I think I've traveled in the past year to places like Angola. I've lived in Dubai. And something I've noticed of these emerging markets is that apart from the macro level thinking, what really works in making these types of economies thrive is their investment into spaces where the local population can grow and grow capabilities for themselves, can explore different innovations, can explore opportunities,and exploit them. So I think providing regulations and frameworks and systems in place for our local population to be able to capture opportunities for themselves is also as important when thinking about how the economy can thrive and grow.

9.What role should government policy and procurement reforms play to de-risk SME-led infrastructure initiatives?

Ali Farish Khaleel
Incharge, Retail and SME Banking, Bank of Maldives Plc

I think there are two aspects to that. One of the key things that I would like to highlight is I think President Janah and CBO has spoken about technology today. Maldives is geographically challenged, and the cost of capital for any construction project is multifold. For us to adopt the required technology to deliver these construction or infrastructure projects is key for us to move forward and for SMEs to be able to deliver them within the expected financial constraints. So we are very I mean, CBO told us that, yes, we are very ahead in accepting telecom technology in Maldives.

But construction technology, yes, we are still very, very behind. We know that our energy costs are really, really high. Still, the infrastructure projects, the construction projects that we fund as a bank, as a financier, do not see sustainable energy sources being inbuilt to the infrastructure as much as it should be, at least. So that is one of the key things that we need to do. We need to adopt technology to, like we have in other areas, to bring down the costs to make construction and infrastructure projects feasible in Maldives and for SMEs to be able to handle it.

My second recommendation would be for, as you asked about, for policymakers and regulators, it's very, very important to see how each infrastructure project can be commercialized and monetized. These projects do not if they do not pay for themselves, then it has to rely on so many other macroeconomic variables that it's very difficult for us to judge. And as a financier, it's very, very difficult to keep it open and unanswered and keep it in a gray area while we do the financing. For SMEs to thrive and for infrastructure projects to be feasible, it's very, very important to keep in mind how this can be commercialized and monetized. And that should not be the latter part of the discussion and planning. It should be at the forefront and day zero how this project is going to pay for itself. So I think it's very important for policymakers, regulators, and the government when awarding projects to establish how these projects can be commercialized and monetized before they are awarded to our very vulnerable SMEs.

10.From a market-development perspective, what incentives or collaboration models, such as local warehousing, authorised dealer networks, or joint training programmes could help bring world-class building products to the Maldives at more competitive prices, thereby supporting both cost-effective construction and higher-quality outcomes?

Rajeev Ranjan,
Deputy General Manager, Business Development & Sales Generation, Global Business,
Jaquar & Company Pvt Ltd

As I pointed out in the earlier answer, proximity is one of the very, very important thing which is working which will work for Maldives because, as you know, it's a consuming market. And all the supplying countries, whether you look at China, Europe, or Asian countries, the distance is too high, too long. And that lead to a lot of cost. So there are two options. Either you build, you stock it a lot here, or you try to get it from other places. That lead to a project delays, which will increase your cost or here, this land space or rentals are really high. So unnecessary, if you are just stocking it, there are a lot of cost which gets involved. So one of the most important challenge and worst important thing which can be answered from a country like India, which is very close to you, is deferring or scattering your stocks and ensuring the timely delivery,just-in-time kind of concept.

Utilizing the proximity of the supplying country, one of the things Second, using the right product, which I talked about in the initial things, the initial answer, that it's not about buying everything just cheap because at the end, you are just deferring the extra cost. There will be a lot of recurring cost which will be there. So getting the right product, to get that right product, it's very important to have certain kind of specs which should be there. The specifications for right product should be there in place so that the user, when they are buying it, they are buying the right product. Third thing is whether the product which comes to you is rightly installed and used. If you are not installing, then again, it lead to a lot of recurring cost, redevelopment cost, and rework cost. All these are causing that the economy, which is import-dependent, buy more and more and more. So what, as a supplier, as a company which we are into, we help in developing the capabilities in terms of training, development, and a lot of offshore training also We take people from here. We have our training institutes there. We do a lot of training. Apart from this, use of technology is also one of the very, very, very important aspect.

Nowadays, the geographies are not limited. Knowledge is not limited or concentrated at one place. So a lot of video conferencing, VC trainings which we do, onsite training we do, hands-on trainings we do.So we are helping the partners, helping the stakeholders to build those competency so that the cost ofinstalling becomes very less. Third, we are using our spaces, our special incentives for these kind of market to make sure that all the energy-efficient products are sold at the same price, which is for the normal product. So that when people are using, they are motivated to use those energy-efficient product or water-efficient product so that when they are budgeting it, because many. a times it is not budgeted, there is no cost increment for going for a better products. Lastly, but not least, as we have set up a great channel system here, we have our distributors who are available here, who have good stocks available. So in-time availability is also helping. All these steps we are taking to make sure that the people here get the right product in right time in a most efficient manner.

11.If you were to advise the government and industry on a “priority infrastructure pipeline” for the next 5–10 years, which sectors or corridors (e.g., greater Malé decongestion, regional hub airports and ports, affordable housing clusters, renewable energy and water infrastructure) would give the highest economic and social return, and why?

Ibrahim Ali Jaleel
Project Management Consultant

Before going into your question, I'll highlight one fact that our state revenue is within about around $40 billion. And the recurrent cost is also much the same. So we are very much in a rat race, like get revenue, pay the recurrent, and there's nothing much left for infrastructure projects. And to come back to your question, I think, first of all, before going into other sectors, we should better prevent and maintain what we have got. Like, we have got the as a major revenue source, we have got the tourism sector. So when we do things, we should ensure that there isn't much impact on the tourism sector. Our brand, Maldives, the peaceful destination. We have recently seen the war in the Iran and Middle East. Now, Middle East is no more a peaceful destination. So we have to be very careful in making our any arrangement, whether it's foreign relation or whether it's a project-based thing, there shouldn't be any impact on the tourism. I would, within inverted quotes, I would say the peaceful destination should be maintained throughout. If there's any impact on that, we will be going maybe 20, 30 years back if we consider economically. And considering your list of port and other things, I think we have to somehow concurrently move together because we can't delay port because there are some shipping lines which avoid when it's to Maldives or some double charge if it's Maldives because they take sometimes over two weeks to offload shipping, offload containers. So we have to parallelly take together. And also, I think we have currently over four international airports, of which three are bleeding from the government funds. Only Velana International Airport is doing at its own.

So we have to somehow find a way to manage these airports and also to develop and further expand our national carrier, Maldivian, which would definitely bring more revenue through more tourist arrivals. And also, like Faris has highlighted, we have to monetize the infrastructures, the current existing one. And also, we have right now, the tourism sector revenue is from about 170, 175 resorts and 1,500 guest houses. And same time, we have got about nearly 70 resorts under construction and 2,000 guest houses under construction. So I think government should find a way, even through JVs or some model, to get these under-construction resorts in operation soon, which would definitely get another 50% revenue on us. And also, we have to find a way for the airline. I think Sri Lankan story is a good lesson which we could get, like how they managed during their time with Emirates and how now they are managing with a lot of debts. And they have tried to privatise that twice, but nobody is willing to take it. o I think it's high time to consider about airline and to monetise the current infrastructures to be in a better economical state than now.

12.Which international partnerships and market access initiatives are most promising for financing large-scale infrastructure?

Ahmed Jasim Janah
Group Chief Executive Officer of HARIM, Chief Executive Officer of Polaris Navigators, Country Director of CWEIC Maldives, Prime Minister's Scholar New Zealand

So I think when it comes to financing large-scale infrastructure, my one advice would be to not put your eggs all in one basket. It's to kind of stack your financing sources so that you're able to de-risk yourself. And this comes from both a macro level as well as a private investor model. For economies, it's good to chase after DFIs like IFC from the World Bank and have that first tranche of investment de-risked. But also in the middle, kind of in the mid-market as well, to use Islamic financing, to use private investors. And then if you have a good case, strong case of sustainability, to use blue bonds and green bonds. But in terms of private equity and private investment, I highly recommend you go out there, you chase after investors and create a consortium that can help you buffer different periods of your business lifecycle. That said, also, there are multiple different networks out there. I am personally part of the Commonwealth Network that you can leverage the investor scene in overseas markets to be able to really capitalize on what they can provide. There's many different other external partnerships that I think the government has already taken on board, like the Western London Chamber of Commerce partnership as well, with MED, I'm pretty sure. So those are different kind of institutes and networking partnerships that can really provide that opportunity.


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RE-ENGINEERING SUPPLY CHAINS IN AN AGE OF GLOBAL CONFLICT

PANEL MODERATED BY

MR ADEEB JIBRAN





THAHA MOHAMED

CHIEF COMMERCIAL OFFICER, MALDIVES STATE SHIPPING



HUSSAIN SAWAADH

MANAGER, CUSTOMER SERVICES, ALLIED INSURANCE COMPANY OF THE MALDIVES



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ASSISTANT MANAGER - SALES AND MARKETING, DAVINCI MOSIACS



MOHAMED AIMAN ALI

MANAGER, BUSINESS DEVELOPMENT, MALDIVES PORTS LIMITED

1.With conflicts disrupting major shipping routes and increasing freight costs, what immediate changes can Maldives State Shipping make to maintain reliable and affordable construction-material supplies to the Maldives? Would a scheduled national cargo service, supported by advance bookings and consolidated shipments from key regional hubs such as Colombo, India, or the Gulf, be commercially feasible? What would be required to implement it?

Thaha Mohamed
Chief Commercial Officer, Maldives State Shipping

Thank you, Adeeb, and thank you, MEDIUM Events, for having me. To begin with, I would like to highlight the importance of shipping and logistics to Maldives. For Maldives, shipping and logistics is not just an abstract issue; it's more of an economic and security issue. We import everything. We basically starting from the food items to even some of the high-end drinking water in resorts are imported. And the construction industry, I think 100% of the construction materials are imported. We don't have natural sand, cement, or aggregate available in the Maldives. So, obviously, conflict in one of the major shipping maritime choke points, the Strait of Hormuz and the other major choke points, is a huge issue for Maldives. As we heavily depend on imports and then the construction materials, if we look into a couple of months ago, before the 28th of January, the major construction materials such as sand and aggregate mainly coming from the Middle East, mostly the ports in UAE, were supplying to Maldives.

So it has created a huge issue in the supply chain, yes. And to answer your question, yes, if we can have a scheduled national cargo service, it will help the importers as well as the national economy. So, to do that, there are couple of things that we have to address first. If we are to have a nationally aligned solution, we should have the visibility of the cargoes. Meaning, we should have a platform or a mechanism where we can, we will be know where the cargo's are, from which ports, which importers bring in the cargo's, and the amount or the quantity they are looking at. And then, to have a scheduled national service, we should also have a committed volume from the major importers, such as a minimum MOQ quantity. And also, one key important thing would be the cargo segmentation. We should know what is the composition of loose, bulk, and then the other items that we require for the Imports. The other important area is we should also have a sort of understanding of what would be the key hubs that we will be using. While we are unable to use the Middle East, what other areas where we can look into to get the cargo's? So, to do this, we have to have a flexible capacity arrangement where in we can schedule a bulk vessel from probably currently the major items are coming from India so we can schedule a biweekly or monthly bulk service from one of the major ports to Male, wherein we work with the major importers, get their cargo focused, and then schedule in a way that most of the cargo's can be combined. So, yes, that's something that can be done, but if done in the right way.

2.Many small contractors may consider insurance an additional cost. What affordable or simplified cargo-insurance products could protect SMEs importing cement, steel, aggregates, equipment, and finishing materials?

Hussain Sawaadh
Manager, Customer Services, Allied Insurance Company of The Maldives

Assalamu alaikum, and a very good afternoon to all. First of all, I would like to thank you for the opportunity. And to answer to your question, I would like to say that we already have a simplified cargo insurance solution through our allied cargo insurance portal, where customers can issue policies by their own. Meaning that if they need a policy, they can issue those policies whenever required. So this actually reduces time and administrative effort they have to take to obtain the coverage. And this makes cargo insurance more convenient and accessible for SMEs.

MODERATOR:
So you mean to say the customized policies can be applied through your portal. Is it prior to the departure, or
even while sailing these can be applied?

HUSSAIN SAWAD
Actually, it should be prior to the departure. So we'll be giving them the portal so that they can issue the policies from this portal We call it the allied cargo insurance portal.

3.From the supplier's perspective, which construction materials are most vulnerable to shortages or price shocks, and which of them should be prioritized for national or project-level buffer stocks?

John Kenny Johnson
Assistant Manager - Sales and Marketing, Da Vinici Mosaics

Good afternoon, everybody, and thank you for this invitation. But instead of saying construction material vulnerable, I think it's everything that's vulnerable, because most demanded country imports. So we mainly should focus on, for example, if you're going for a national-level stock buffer, we should always consider the foundation materials. For example, like cement, steel bars, and whatever that builds the foundation for the project to start. So we should always have a huge quantity of stocks always in order, because we can't, at the moment or at the end, we can't always get the stocks, so it will delay the project a lot. So the next, if you're going for the project-level stock buffer, I think it should go for the long-term production materials.

For example, that's what we are supplying: tiles, or vanities, or, for example, grouts, or pool repairs, those kind of stuff. So those can go for project-level stocks, because those take some time. But those, how can we say, instead of the cement and those kind of stuff, these are low risk, because cement and those are really important for a project to start off, where they can start the finishing materials. But at the same time, when we are going for stocking these items, which I mentioned as project-level, there are high risks for stocking them, because those are fragile as well. If you, for example, a fire accident occurs in a warehouse or something, we can't stock it immediately. it will take some time. So we should always have a forecast on that and move forward.

4.Given congestion, limited berth availability, and restricted storage capacity, what operational improvements can Maldives Ports Limited implement immediately to reduce vessel waiting time, cargo dwell time, and handling costs?

Mohamed Aiman Ali
Manager, Business Development, Maldives Ports Limited

Thank you, Adeeb, Thank you for having us on this panel. Well, I could perhaps present a curated answer, which we have been responding to the last couple of ten years, so I can be very forthcoming and honest about this. The Maldives Ports Limited, to frame your question more wholeheartedly, has been operating since 1996, when we just had around 5,000 to 10,000 used container boxes per annum. Now, in 2026, we're seeing above 140,000 used, which is far beyond the capacity that this port has been built for. Now, congestion basically occurs when there is a sudden surge of activity in the port for which the port has not been designed for, rather than that the port has beyond its immediate available machinery and personnel. But what we are experiencing in the Maldives Ports Limited for the last 15 to 20 years is not congestion, rather it's saturation. Our port was designed for around 1,500 ground slots. We're handling above 3,000 at the moment. And to handle this much of capacity, we have had these immediate measures taken on year after year, administration after administration. Now, these are all short-term measures. That does not really, if you ask any port specialist, add value to how much we can provide value in terms of ship turnaround times, dwell times.

This does not actually work. We're applying the same amount of machinery, barges, and other handling equipment to the same amount of five-hectare land in Male, Male Commercial Harbor, that has been there since 1996. So in a move to decisively address this, the current administration has asked, directed MPL to relocate all the current port operations in Male Commercial Harbor, as well as all other general cargo operations, migration to Thilafushi. Now, with this change, which is set to be operationalized in 2027 October, we are hoping that this will drastically reduce the turnaround time for vessels and drastically improve the dwell time and also the other sector-specific costs for industries. This includes tourism, the construction sector, and other civil sectors as well. So this is the immediate change that we are currently implementing, at least until next year. But in the meantime, we are also taking further measures down the line. Actually, at the end of this year, we'll be operationalizing some 300 to 400 meters of domestic key space for local clearance, local downy clearance, or vessel clearance. This will also speed up some of the congestion issues and saturation issues that we are currently experiencing at Male Commercial Harbor. And by next year, around January, at least in the first quarter, we are looking towe are working with Maldives State Shipping to see if we can start servicing their vessel in Thilafushi for laden cargo, and so that cargo can be offloaded in Thilafushi and cleared in Thilafushi. So these are currently measures that MPL is now taking. Thank you.

MODERATOR

Currently, as an immediate measure, you have moved empty containers to Thila Phushi. How is it helping at the moment?

AIMAN ALI

Actually, the empty containers, again, this is what we mean by immediate measures. Right after the Congestion from the Middle East crisis, we saw a spike of 20 to 40 percent of call size per vessel, and this has, again, drastically clogged up our resources. The backlog in Colombo, at one point, previously, before the conflict broke out, was around 1,700, but afterwards it was above 4,000. So imagine, we saw almost doubling of call volume in some instances, which led to a ship turnaround time from around two weeks and above, like 16, 17, 18 days, which is quite a long ime for a vessel to wait, and a lot of money being lost to vessel operators as well as consignees as well.

Costs will be passed down. And to address those issues, we started offloading our empty containers to Thilafushi. Back at the time, it was still a sandbank, essentially. But this also helped free up some space, not enough, but just barely enough to keep the place up and running and handle the surge in the incoming vessel calls we were getting. So by immediate measures, I mean, usually we could say, like, let's not move the port, but let's just add some barges and keep moving cargo from this island to that island. But it just adds to the inefficiency. We can apply so many much more capital resources to the same amount of land, but ultimately, consignees, shippers, they see productivity only when the vessel starts turning around fast, or when the dwell time becomes less for the consignees and clearing agents.

5.How can construction companies, government agencies, and MSS collaborate to aggregate demand and reserve vessel or container capacity before materials are urgently needed?

Thaha Mohamed
Chief Commercial Officer, Maldives State Shipping

That's quite, I mean, an interesting question. The current issue which we are facing, or seeing mostly, is we give a thought about shipping after placing the orders. Nobody thinks about shipping prior to placing their orders or how we are going to move the cargo’s, well,ordering the items. So basically, we need to move from emergency procurement to scheduled procurement.That is very important. We need to plan how we are going to move the cargo’s before placing the orders. So, you know, while the world is facing chaos in the Middle East, a lot of capacity is moved to other places, and the supply chain is rerouted throughout the world. So it's not easy for us to move the, I mean, the same volume which we did before, instantly now. So to do that, the importers need to have a proper planned procurement process. And then also, if we work together with the industry stakeholders and the ports, plus the customs and the project owners, yes, they can work on something like a shared focus team, wherein the construction companies and the project owners can share the focus or the requirements to the, I mean, if we establish a national line or something, it can be shared together. And then monthly capacity planning is something that we can do to see how much containers or bulk space we need from a specific port in India, so that the shipping, in a shipping perspective, that we can make sure that the required number of containers or the space from a bulk vessel is available. That's something we can do.

And then also, one more thing that we can do is, since we all know the bottleneck of Male port or the situation of Male port, some of the containers or the cargo's required for projects can be combined or consolidated with another project, and then the deliveries can be taken to the exact project site. So that will also ease up the delays that we are facing in Male port. So with the current situation of Male port and then the volume surge, we are experiencing a turnaround or port stay of about six to eight days on average. But if the vessel or the, if the vessel can call directly to the project location, I think they can receive their cargo within a matter of a day or two. So with proper planning, yes, this can be addressed. And as a state-owned shipping company, MSS can coordinate with the major stakeholders and the importers to see how it can be done.

6.How can insurers, banks, freight forwarders, and contractors improve the speed of claims assessment and settlement when cargo is delayed, damaged, or stranded at an overseas port?

Thank you. This is an important question. Actually, we have international loss registers who can attend overseas ports promptly to assess loss or damage to the cargo. So this avoids, actually, the delays and additional cost which is associated with sending someone all the way from Maldives to the port. And also, having a loss register in a relevant country or region helps us or enables us to faster the loss assessment process, which in turn expedites the claim settlement process of cargo claims. Thank you.

7.Could contractors reduce costs by jointly forecasting demand, placing consolidated orders, and sharing warehouses or shipments? What prevents the industry from adopting such a model today?

John Kenny Johnson
Assistant Manager - Sales and Marketing, Da Vinici Mosaics

Thank you. That's a good question, actually. But according to me personally, I think that would not be a good option, because sharing shipments warehouse means that we are exposing our markets, I mean, exposing our products. So do you wish that your competitors look what your product is about, where it's sourcing from? Personally, I don't like that. But that seems a good idea. We should work with, like, small-scale people. So that will work. But I'm not sure whether they would also like that. But I don't recommend doing shipping warehouse in, like, getting a joint kind of thing. That's, like, one competitor's, like, it removes the competition as well. So when there's a competition, there's more options to the clients. So we should always have a competition drive to bring in more products to this market. So I recommend, instead of going for, like, sharing shipments or warehouse, we do it individually for now, until we get, like, a local factory kind of thing where I can produce by myself. Until that, it's better to keep it individual. Thank you.

8.Could MPL introduce dedicated handling windows, priority procedures, or temporary storage arrangements for critical construction materials during periods of global disruption? How would such a system remain fair and transparent?

Mohamed Aiman Ali
Manager, Business Development, Maldives Ports Limited

Thank you, Adeeb, for the question. Now, reflecting back on the most recent external shock arising from the Middle East crisis, MPL, first of all, is not the primary authority which can decide on policy levers, such as which categories of cargo will be prioritized in a situation like this. But right after the stockouts and the shortages that we experienced due to the congestion in Colombo port, the government of Maldives advised, and in some situations directed, specific containers and cargo types be prioritized over others. Again, this is a policy lever. And in that situation, we had to sometimes interrupt servicing one vessel and begin servicing another vessel in such instances. Now, for a specific area, such as construction inputs and construction materials and supplies, again, it falls upon the policymakers to determine, for example, the market price of cement and other products to cross a certain threshold before certain priorities are given.

This is what we have seen in many other cities and other developing island states. They will set stockout levels or market price levels before which they instruct the port authorities to prioritize a specific type of cargo. Now, Thaha was mentioning earlier that in a situation like this, many suppliers and construction sector developers can bundle, consolidate cargo, and order together. And in that situation, it will be easier for us to service those cargo as a priority line. Now, Maldives state shipping being a state-owned enterprise, they have a window of opportunity to work with the MPL and state authorities to trigger such levers. But again, we do not close the door on private sectors, such as TTS or Lili. Everyone can have their own separate agreement with the government of Maldives that in such a situation, certain types of cargo's are prioritized. So that is, again, something shippers, port authorities, and the government of Maldives can agree on. So in such a situation, yes, MPL can and will work with the authorities to service critical cargo in moments of crisis.

9.What practical contingency arrangements should the Maldives establish—such as alternative ports, substitute shipping routes, emergency stockpiles, or chartered vessels—to respond when a major route or transshipment hub is disrupted?

Thaha Mohamed
Chief Commercial Officer, Maldives State Shipping

Thank you, Adeeb. To answer your question, we should be looking into arrangements such as alternative ports and then alternative origins to get our materials. And then the how we are going to prioritize the stockpiles. What are the materials that we will consider, I mean, prioritize to stockpile? Because given the limited warehousing facilities we have, it's important that we prioritize which products to be, I mean, stockpiled. So to add to that, we have to find alternative gateways for the transshipments. For example, now, we were heavily depending on the Middle East for our construction materials and then our container volumes, which are mainly coming from Europe. Now, we are seeing that same container volume being diverted to either Colombo or Southeast Asian ports, and which has, in fact, added the transit time, I think, close to two weeks additional. So we are seeing that the transit time for cargo's which were less than a month now going up to 45 days. So the gateways that we use has to be, I mean, we should have alternative options instead of only focusing on one main major gateway. We should look into the options available close by. For example, we have huge economies close to us. I mean, India is one of the largest economies in the world and one of the major exporters of raw materials as well as the construction materials to the world.

So we need to explore what are the opportunities that we have in these ports. We have a huge facility, I mean, a gateway port in the south of India in Kerala. And I'm not sure how many of our construction importers or the project owners are using these facilities to ship their products. So we need to have alternative options, not only depend on Colombo or Middle Eastern ports or Singapore. We need to explore other areas as well. So, and the other thing would be the same material which we are getting from India or UAE is available in other Southeast Asian, I mean, Asian countries as well. Now, looking at countries such as Sri Lanka or Pakistan, the same steel that we import from Turkey or elsewhere is available. So we need to have different, I mean, alternative options for suppliers as well, not only depending on a single origin for goods. Now, one of the major steel, I mean, origins to Maldives was Turkey. And then the cargo's usually used to arrive via Suez through the Suez, and the transit time was close to 25 days. Now, it goes via Cape of Good Hope, and the same product is, the transit is close to 45 to 50 days. So, but if we can route the same cargo to Colombo, the steel, we have about five vessels going to Male from Colombo. Within a month, we are seeing about eight to twelve calls from Colombo to Male. And the steel being from Colombo to Male is two days. So we need to have alternative options for suppliers as well as the gateway ports that we use to do that. And in terms of stockpiling, we need to recognize and identify which items are more valuable in terms of stockpiling. So, yeah.

10.What risk information should construction companies collect before importing materials, packaging, cargo value, and alternative sourcing options—to reduce both insurance premiums and supply-chain losses?

Hussain Sawaadh
Manager, Customer Services, Allied Insurance Company of The Maldives

Thank you, Adeeb. To reduce both insurance premium and supply chain losses, I would say the most important factor is ensuring that sufficient and appropriate packaging is there wherever possible. So proper packaging actually helps to protect construction materials during transportation. And also, it will reduce the risk of loss to the cargo. So, and ultimately, it can actually lower or reduce the insurance premium and reduce supply chain losses. Thank you.

11.What changes to government procurement and tendering would help contractors manage international price volatility—for example, price-adjustment clauses, longer lead times, approved equivalent materials, or advance-payment mechanisms?

John Kenny Johnson
Assistant Manager - Sales and Marketing, Da Vinici Mosaics

I would suggest a fair pricing approach mechanism, because I think the question itself is a bit tricky for us. And even the government would not have an answer for that, I'm pretty sure. So I would prefer a fair price policy instead of putting all the burden on us, because even suppliers are suffering because of this price fluctuation internationally. So I prefer approved pricing mechanism from the government. I hope we will get some as well from them. So that's much higher for this.

12.What is the most practical model for developing regional logistics hubs outside Malé—such as bonded warehouses, container yards, or consolidation and transshipment facilities—to reduce repeated cargo handling and inter-island transport costs?

Mohamed Aiman Ali
Manager, Business Development, Maldives Ports Limited

Thank you, Adeeb. I think this is a question that we've been pondering for a number of years. Now, when you think about what a port does and the customers that it's supposed to serve, we know that the critical component is serving the vessel once the cargo comes in, offload the vessels, and then deliver them to the consignees or owners of cargo. But in our case, the challenge has also been that we are dispersed over some 2,000 islands sprawled across the Indian Ocean. And many experts say they have not seen any other country with as much of a logistical nightmare as ours. So this is a daunting task that we've approached in a number of ways. But what we have seen in the Caribbean, in Mauritius, and other cities, small island developing states, is that a hub-and-spoke network of ports can generally work, provided that there is scale and there is government support for thin lanes when the traffic is low. But the important thing is scheduled services, connecting port to port so that markets where the customers are, where the development projects are, cargo can be easily conveyed, stored at a much cheaper rate than what is centrally in the Male region, so that customers have a more closer proximity to cargo storage and assured, you know, transportation visibility and logistical visibility. Now, to facilitate this, we are currently in the early stages of planning. I think the number one priority will still be the Thilafushi port migration. But after that, we're looking into ways to connect Male port to Addu port and Male port, again, to another regional port in the north, Kulhudhufushi port. So we will have basically a scheduled container ferry service, container scheduled container corridor service, so to speak, and connected the main hub network to the spokes in the north and south.

Now, this would allow tourism sector developers and other major project developers to easily access cargo and know when the scheduled service is set to arrive, and they can connect their international consignment to a regional consignment. That means we will have a specific domestic transshipment service which will have a final destination of unloading can be on the BL. That means you will know you can stay in an island and operate a big warehouse stockpiles directly to the regional site rather than storing everything in the Male region. Again, a huge cost difference for most of the operators and warehousing operators. Another thing that this is intended to serve is especially in a time of war and crisis. This is also intended to cushion some of the external shock from upstream supply disruptions. Now, Bab al-Mandab is closed. The Strait of Hormuz is closed. And this cuts off like 90% of all the strait transits going on both of these ends. So it will create a huge disruption for energy and material inputs for the construction sector. So to, you know, counter that, we can have stockpiles of things like cement and other aggregates and other cargo, you know, shelved elsewhere outside of Male in a much cheaper place. And to facilitate this, the government of Maldives is also looking into ways to have bonded storages in Addu and KPL. And there are some, there is currently the, we're still in the process of planning and some regulatory measures before we can implement free trade zones in Addu and Kulhudhufushi.

So these are, I think, measures that can immensely, again, help the construction sector going ahead. And on a final thought, while we are working on the Thilafushi migration project, we have designated some key land parcels, especially for the private sector development for logistics. So when we're talking about logistics, I mean, earlier speakers mentioned about logistical visibility, digital connectivity, inventory monitoring, and everything. Now, these things are also what we call port-centric logistics. And people who are in the operating in the construction industry and real estate can actually time their cargo, have stockpiles in the warehouses so that it's very close to the port area. And so just-in-time kind of production and ordering and restocking can be all managed in one place. And again, this will hopefully happen once we migrate to Thilafushi. So these kind of measures, I hopefully, I think will hopefully relieve much of the, you know, price and inflationary pressures currently that is surrounding prices of material inputs for the construction sector. Thank you.




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HUSSAIN NAUSHAD

SENIOR GDS SPECIALIST, MALDIVES DIGITAL SERVICE



SHAKEEBA ALI

DIRECTOR GENERAL, NATIONAL SKILLS DEVELOPMENT , MALDIVES NATIONAL SKILLS DEVELOPMENT AUTHORITY



HASSAN SHAMEEM

MANAGING DIRECTOR, INOCA PVT LTD

1.Given MDS's role in national digital platforms (e.g., digital identity, data registries, sovereign cloud), what specific digital services or data-sharing mechanisms could be made available to contractors from project inception to reduce duplication, accelerate approvals, and lower transaction costs?

Hussain Naushad
Senior GDS Specialist, Maldives Digital Service

Thank you for inviting me, I'm from Maldives Digital Service. Maldives Digital Service is the newly formed body that represents previous NCIT. NCIT was managed in Government Information Technology, and currently Maldives Digital Service is representing everything that the NCIT was doing, plus additional responsibilities related to the Digital Systems and Information Systems regulations in the government. So, with regards to your question, the Maldives Digital Service is currently working at the government level. Maldives 2.0 is one of the important projects currently going on in the government. So, Maldives Digital Service is working on Maldives 2.0 at the moment, which includes many of those things that you have just mentioned, which includes upgrading our existing EFAAS system. EFAAS is our citizens have been using EFAAS. We have close to 70 to 80 percent of citizens already using EFAAS as a mechanism to single sign-on, to identify their identity. So when they log in using EFAAS, you don't have to collect their information. All the KYC-related information related to the citizen will be retrieved from EFAAS. So, one of the ways it can help the industry is integrating your systems—integrating your systems with EFAAS. The government has been using EFAAS on the government level.

At the government level, none of the private organizations or companies or businesses have integrated with EFAAS yet. And that is because, at government level, there are some regulatory issues and policy-level discussions which are ongoing, allowing EFAAS—because it has access to citizen information—to be used at the private sector. So this is a decision that has been decided at the moment. A lot of demand exists currently. At the moment, Dhiraagu, MIB, a lot of large service providers are also using. So this is one area which will definitely help. The second is Sovereign Cloud. Sovereign Cloud is a data center project. The government is working on creating a large-scale data center for the government, and that is mainly at government level. So whichever service that you are dealing with, the government—mainly if the projects are dealing with infrastructure and construction—at the government level, if there's any level of portal or application that has been accessed, those resources, hardware and software-related resources, will be provided by MDS to the government institutions, and this will increase the capacity of the institutions/agencies.

So it's not a direct benefit, but it is definitely an indirect benefit that comes because government operations will be enhanced because of that. The third thing I will highlight is data sharing. We have started this time with a data sharing government-wide project where we enable our citizens to submit as less information as possible to the government. The government has information about the citizen, they have information about their resources, their business, information about their families, information about their marriage. Everything is there in the government institutions.We just have to enable a mechanism whereby whoever is submitting their information does not have to repeatedly submit the same information multiple times to multiple places. So this is where it will definitely benefit. Wherever you have a portal where this information is necessary, with data sharing enabled across the government, I am positive that this will bring some positive changes as well. So although they are not direct benefits, indirectly digital systems—efficiency of digital systems and efficiency of the government—will definitely increase any sector. So that is what I would say.

2.In the context of MNSDA's institution-based and competency-based training programmes, what priority skills and certifications should be scaled up specifically for the building and construction sector to address current shortages in skilled trades and site supervision?

Shakeeba Ali,
Director General, National Skills Development, Maldives National Skills Development Authority

Assalamu alaikum, and thank you for this opportunity. I think, if I answer your question directly, one thing that is very sure about is we need to go further competencies. So MNSDA, the Moldeus National Skills Development Authority, is a regulatory authority which was actually formed in the year 2021 under Higher Education Act 7/2021. This authority is a former TVET authority. So with a new mandate, we are actually mandated to regulate the TVET, as well as to develop the national occupational competency standards with a training package. So currently we have 175 endorsed national occupational competency standards, and out of which we have 131 national occupational competency standards with a complete training package. So this is something that I wanted to highlight. And if we talk about this particular industry, we have 36 national occupational competency standards specially designed for the construction industry. So moving on, we believe that without competency, no skills can be actually recognized. And we, as the authority, we ensure that whatever the national occupational competencies that we set is aligned with the industry. So I would like to highlight how we actually develop the standards, just for the information, because I believe that there are many people who are really not aware how the regulatory authority with the MNSDA works. So I believe this is something really important as information. So when the consultant actually submits the occupational standards, we formulate or we form a technical panel. So when we say technical panel, they are directly from the industry. For example, if we talk about the welding, people from the industry, those who know the skills, those who know the—those who work in the industry will come as a technical member.

They will sit together, they will go through the standards and see whether it is aligned with the industry needs and demands, and then they will actually bring whatever the changes that is required to align with the industry. So once they approve, then we send to the sector council. So currently we have 6 different sector councils, and then in the future it will be expanded to 9 different sector councils. So now I don't see Mr. Adnan. Adnan is happened to be, and we are very fortunate to have him as the chairperson of the construction sector council. So he actually chair the construction sector council, and we are very proud of him. So basically, when we work, we actually work with the industry, and we try and see whatever the competency that we set is aligned with the industry. So for example, if I read the standards, we have national certificate. And when we say national certificate, we are talking about national occupational competency standards. So in other words, national—that title is owned by MNSDA, the National Skills Development Authority. So we have national skills: national certificate III in bar bending, construction site supervision, electrical installation maintenance, furniture carpentry, occupational safety and health, and then I can keep on going on and have so many. So just to save time, I'm not going to read out, because all this information will be available in our website. So we don't only develop and stop at level 3. We have level 4, and we have even diploma as well, which means so people can actually—there's a pathway for TVET as well. And then the other uniqueness of national certificate is we do verification, double verification. So you might be wondering how we actually maintain the necessary skills and ensure that the competencies are met before we actually award the certificate. We do double verification means the first test will be taken at institute level. We as a regulatory body, we don't conduct the programs. We only regulate. So we develop the programs, and then we develop a training package, and then we give the RTO—RTO means the Registered Training Organization—so we give the full training package to the people who actually give the training.

And then they conduct the exam at the institute level, and those who are actually competent, they will be sent to us for the final competency-based assessment. So we have national assessors registered at MNSDA, again, who are from the industry experts. So these people, again, will be going—will be sending an external verifier whom they will be going and conducting, again, both theory as well as the skills. So they need to show. And it's the national assessor who finally actually gives the word, okay, this particular student is competent or not yet competent. We don't give HDs or those things, and that is not a good practice when it comes to when we talk about skills. We need to see whether they are competent to perform the skills or not.So they are the one—actually the national assessors are the one who actually decides whether the particular student is competent or not yet competent. So upon their submission, we only award the certificate. And then we believe there is another thing that we need to do, that is we need to introduce micro-credential, which is not happening currently in the Maldives. But if you look at the other countries, I think it is one of the fastest and the easiest way, actually, to skill a labor force: introducing a micro-credential. And so we have started working with MQA and other respective bodies to introduce micro-credential. Also, we believe—MNSDA believe—we need to have programs to upskill and reskill. Because as we evolve, the way how we actually do things are changing due to the technology through AI. So we just cannot do the same thing that we did 20 years back. Things have changed. So these are some of the things that we need to actually work on. And I believe that as the industry evolves, our authority cannot just go to sleep, because we need to actually redevelop these competency standards.

3.What simple and affordable digital tools can Maldivian contractors use to better control project costs, coordinate their teams, monitor progress, and reduce mistakes and rework?

Hassan Shameem
Managing Director,Inoca Pvt Ltd

Okay, thank you, MEDIUM Events. Because I—since I graduated, I've been working in the industry for almost 28 years now. Initially I was a consultant, then became a contractor. So mainly the practical issues. Initially the phone we have, I think most of the people we have a smartphone, either a recent Apple or the Android phones. But for project purpose, I don't see many people making maximum use of it. For example, we have the Apple Reminders, we have the Apple Notes, and the files. So on the lower level, without any subscriptions, we can use our phones to improve our productivity. In our company, initially we started with WhatsApp and then Viber, but we found it once we put a message, we don't know who is in charge of that task or the deadline. So slowly we thought we cannot just rely on Viber and WhatsApp, so we changed it to Asana. Asana is a project management tool. You get a free version, so we paid the subscription, which is for 15 seats, we pay about $15, roughly $350 per 15 seats. What this has done to us is it is—we can probably manage it properly. For example, as an MD, I have an MD dashboard where I can see all the tasks of the whole company. So we have tendering, we have finances there, we have all the key dates in there. So exactly we know how each person is performing. If there is a delay in any of the assigned tasks, I know about it. And then as an MD, I don't have to go through all the tasks.

What I normally do is what will—what tasks will impact the company more. For example, in my case, Inormally check whether we are getting payment on time, whether we—if we have a tender deadline, whether we just take those deadlines, and whether we submit our tender on those deadlines. So I don't know any of you here have used Asana, but if you have a subscription, it is really helpful. It has changed the way we worked, and it saved a lot of time, and then we are more organized. So we never miss deadlines because we can see it upfront. Normally what we do is we allocate each task
into the most important, high-value tasks, and the deadline tasks, and some of the strategies we need to work on for the future. So those things we can see in, and we can allocate it based on the requirement. The next level, I'm not sure any of the construction companies use it at this stage, but we have started using AI.

The AI we use is Claude and ChatGPT. How we use the ChatGPT is we've linked to—connected to all the emails, Google Drives, and then all the Gmails. And every morning we have given a reminder to ChatGPT, read all the emails, and remind me all the important tasks. So this is happening. This is happening. So if you have a paid versions, this is speed up your work. For example, yesterday even we had like 7 quotations for our lift. So all we had to do is just save the quotation into a C drive and give access to Claude. And within 1 minute it has done all the analysis, and then ranked in the order, and then given the decisions. So normally this will be about half a day work, but it has done it within 1 minute. The same way we have, I think, used AI to do the BOQ.

So at this stage, bill of material as well as bill of quantities. At this stage it cannot do the concrete part, but everything else it can do it very accurately. It can count the windows, all the electrical items. So it is happen—I mean, our engineer, for example, if you pay somebody 45,000, 50,000 rupiah per month to do a bill of quantities, and if you just pay $20 per month for a subscription for Claude AI, I mean, this can be done within less than—last time I checked, less than 15 minutes. So these are some of the ways we can use the technology to improve construction. But saying that, I'm not sure it is hard, especially in the office area. We can train some of them, but for the site, I'm not sure we can do it soon. But I have bought these subscriptions to the key people, I think for the emails, for the evaluations. They are using it. So it's becoming very helpful, and hopefully we can reduce our workforce in the office from 15 to maybe 5 people. And the people we will be employing in the future will not be experienced engineers. It probably will be someone who is good at AI, who can solve issues, the problems using AI, but who had some kind of experience, because we have to know if what AI is giving is the correct decision. So that is something which has saved a lot of time for us.

4.How can the Maldives 2.0 digital economy vision be translated into practical, low-cost digital toolkits for SMEs in construction—such as e-permitting, digital tendering, and integrated project documentation—so that technology benefits are realised from day one of a project?

Hussain Naushad
Senior GDS Specialist, Maldives Digital Service

Thank you. I will relate this answer as well to what Hassan was saying in terms of using digital tools and creating efficiency, because that is exactly what you are also suggesting. Having platforms or portals at government levels, whether they are for permits or whether they are for audit purposes or for compliance, it is very important that these services be provided digitally. So that is step one. The second important thing to realize is, as a government body, we are trying to—at Maldives Digital Service, with this government, we have a huge effort on increasing digital literacy. Digital literacy is not something specific for IT people. Digital literacy is important for doctors, important for pilots, important for the construction industry. Whoever is using systems, computers, you know, tools, digital tools need to be familiar with everything related to systems. Whether it's about using phones, whether it's about using digital devices or laptops, or even communicating using emails. And as Hassan has very well said, Asana for project management, or Jira, or any other type of tool that you are familiar with, it's important for people to know how to use those devices.

So there's a huge digital divide among our community, and this is where we want to address. So there are government-level programs going on, focusing on citizens at the moment for digital campaigns. If you go through the Instagram pages and look at some of the things that have occurred in this year, Maldives Digital Service and another separate body called MindCorp, collaboratively, there is an ongoing work called Digital for All campaign.

And this is to make sure we increase our digital literacy as high as possible. Currently, Maldives digital literacy is around 80-something, and we want to increase that. So this will help create awareness among the community where they'll be using more tools, more devices, and familiar with IT systems. The second important thing I want to highlight is regarding AI. At Maldives Digital Service, we have several reports with the help of UNESCO. We have some reports that have been done in the Molde's, and we have reviewed those reports. And what we have found out is our community has a high penetration rate of smartphones, internet, as well as in the islands, we have good connectivity. However, the AI is completely new to us.

I mean, we are not really using it that much. So this is a field where we have to be careful. At the same time, not to create so much of fear among the community in terms of losing jobs or replacing engineers and replacing programmers. I'll tell you what I have realized. I'm also a lecturer, and I have been teaching students at Villa College for systems development, and many of them are currently using artificial intelligence for vibe code in their systems. The fact of the matter is, AI cannot replace skills. AI is going to help increase your efficiency. You can't be replaced, but you will become more efficient. Both engineers, programmers, system developers, because these skills are learned through years of experience, which cannot be directly replaced so easily. You will become more efficient. So the way to harness AI is by increasing how to use AI. An engineer who is already good at his job will save a lot of time using AI. The AI can't replace what he has The AI can augment him. So that is the approach we support, rather than replacing him, augmenting him.become. That way you might be able to reduce the number of people, because now the efficiency has increased, but you're not going to replace skilled people. You're going to augment them.

Okay, so that is an important thing. So I'll conclude the answer by saying, in terms of government, what we are trying to do is increase the number of portals, increase the number of mobile applications that the industry is using. So we are advocating that you create more mobile applications for the industry, give more access to people so they can submit information through mobile phones, through devices easily. And government should not be requesting for manual data entry, requesting them to submit documents here and there. Rather, provide ways for them to integrate it with their IT systems. You, as a private company, might have systems where you are submitting a lot of documents to the government for compliance. We could, instead of us asking you to submit, we could integrate our systems with your systems. That way automatic payments and automatic compliance is being checked. So this is one area which we will support.

5.How can MNSDA work with contractors and training providers to embed mandatory, practical safety training (e.g., working at height, electrical safety, PPE use) into nationally recognized competencies, ensuring that every worker on site has verified, up-to-date safety know-how?

Shakeeba Ali,
Director General, National Skills Development, Maldives National Skills Development Authority

Thank you. As I mentioned before, when we actually develop the competencies, we do consult the technical people with the industry, and all our competencies are aligned with ILO, so requirements. And going back to the first question, I just want to highlight, no national certificate will be awarded unless or otherwise they are competent. So competent means they are competent. So they need to show in the real workplace how to attend the work. So it's not just on the paper. It's not just submitting a presentation. It's not just question and answers. They have to show the skills in the field. If it is an electrician, they need to show the real work wiring in front of the national SSO. So the SSO will know whether they are doing it correctly or not. So if they do it incorrectly, the SSO will not give pass, will not consider it as competent. And when we actually develop the competency, also for each and every program, we have common competencies as well as the core competencies. So when we talk about the common competencies, we are talking about the common things or common competencies they need to practice whatever the field they take.

For example, the leadership skills, the communication skills, responding to emergency situation, the first aid, all these things. Interpersonal relationship, how to handle, how to manage people. So this area is addressed in every standard that we have developed. When we talk about the core competencies, we are actually focusing mainly with that particular area or industry. If it is electrician, all core competencies, the units will be designed to meet that particular trade. So if you go through the other standards, we have specifically designed the competencies for each and every unit. So this is how we actually ensure the students who are awarded a national certificate meet the competencies that are set. But the question is, do we really do this? How often we do? Are the industry actually using? Are they used? Or how much utilized our programs are? So this is a question. This is a gap, actually, we need to address. We have so many, as I mentioned before, we have 175 nationally recognized competency standards. But when we talk about the utilization, it's very few. The question is why? So I think it's the gap we all need to address. When we have the first question, I think I have explained how we actually develop a standard. So that is, we are talking about a lot of money.

We are talking about a lot of the industry people, their time, a lot of time they spend in refining these standards. But when it comes to utilization, there is a question mark. There is the gap. Why the gap is there. So I think this is a kind of forum where actually we need to give a thought how to actually reduce the gap or how to fill the gap. If you look at the other countries, some of the developed countries, and also some of the developing countries, if they have a nationally recognized standard, nobody can compromise that. Everybody has to follow that. Of course, they can actually include the training providers, they can include other units or other modules, but they cannot compromise or they cannot actually delete or omit any standards that are set at national level. So I just want to pose this question, why the gap is there. So I think with collaboratively, if we can work together, since construction ministry is here, regulatory authority is here, construction industry is here, other stakeholders are here, I think we can work collaboratively, because this has become a national challenge, national issue. We always talk about the skill shortage, but we never actually address the real root cause, how we could actually find the root cause and how we could actually address this issue. So unless we actually identify the real cause, the root cause, and address, no matter how much we discuss the gap, until or unless we fill the gap, I think we cannot reduce or, yeah, we cannot produce skilled labor workforce. Yeah. So we need the collaboration. And we, the MNSDA, we are actually committed to collaborate with you all, whatever the platform we are find. But we are ready to commit and collaborate for the betterment of the nation.

6.What type of training does the Maldivian construction industry need most, and how can we combine classroom or online learning with practical site training?

Hassan Shameem
Managing Director,Inoca Pvt Ltd

Yeah, I think we all are aware. I mean, one of the reasons why locals do not want to work for a contractor is because it's not just something where you do a degree and then you become a construction manager or project manager. So construction industry, you need experience, at least, for example, overseas, at least to become a construction manager, you need 10 years experience. So it's something you cannot just learn and practice, because construction is a practical field. But because I work overseas, most of the project managers there, they have come from the trade background. Either they are a good carpenter, so with experience, because every project, we call construction projects, so every project is unique. Because in the university, we may do structural calculations, but they don't teach how you deal with the issue. For example, if the excavator fell into a hole, what you do. So those situations, you need some kind of experience before you learn to solve these issues. I think that's one of the other issues is we discussed,

I think it is important, whether if we have the classroom training, as well as we have practically, we have to know if the person can do it. Because we get lots of workers from overseas. We have seen the video, but when they come to site, they don't know how to do the work. So unless we call, we have been saying competent, unless we know a person is competent, we cannot give them work. I think that could be one of the reasons. The other issue I face, I think we don't have many local trade people is because of the way we are working. Because even though they may have the skill, they have to learn to read the drawings, which is the difficult part we are having. Why locals cannot go into the next level. So if they can have some kind of training, like at least do a small program, the daily report, and also learn to read the drawings, some of the dimensions, then they can become a proper construction manager.I think that's where we are really weak.

7.What safeguards and standards should the government promote to ensure that digital construction data (BIM models, as-builts, safety logs) are interoperable, secure, and usable across the project lifecycle, preventing vendors from locking contractors into expensive proprietary systems?

Hussain Naushad
Senior GDS Specialist, Maldives Digital Service

Okay, yeah. So in this case, some of what you said is out of the domain knowledge of me, because I'm not sure on the construction industry how does vendor locking happens in terms of the softwares. But in terms of digital systems, I would give my opinion. I would say at government level, what we promote is standardization of documentation, standardization of digital systems across the government, so that whatever type of compliance or whatever type of permits or type of materials that you are collecting, standardize across the government so that the vendors who are providing solutions will be required to comply with the government requirements, with the government needs, so that when the documents are to be submitted or when project reports or government-required documentations are exported from the systems, then they have what the government requires. For example, a specific format for submitting documents, a specific reporting format. So I think that is one area where it can be supported.

That way, the vendors will be required to have a specific software solutions demanded by the construction industry. I think that is one important area. The other area I feel like is related is in terms of business information modeling, because building information modeling, sorry, building information modeling is systems where the contractors or the industry uses for modeling the architectures. So with regards to that, I think there is a space for them to provide as much of information, digital information, as much as possible, whereby the connectivity will provide real-time accurate information related to both costs and availability of resources across the country, as well as South Asia, for example. So if you can collaborate with other countries where by the construction industry has access to real-time information in the industry, where the solution gives, digital solution gives access to people who are able to get regional costs, regional supply chain related to this industry. So you don't have to spend so much time alone manually collecting this information yourself. That will be something that will save a lot of cost, I think. So integrated digital systems where the data is presented in real time, that is my suggestion. I think that is an important area where the contractors won't have to be locked in with specific vendors to get those data collected and presented. I think that will cost a lot of money as well.

Moderator:
I think currently, we heard from one of the panelists that the data has been gathered and collected. Once it's in place, I think this will be much easier to progress from there on

Definitely. We have one scenario where environment regulatory authority, for example, collects a lot of environment impact analysis, EIA reports. And what we have found out is none of those data is digitalized. They have been submitted as PDF documents.

When there is a situation where data analytics is needed or business intelligence is needed, the actual reports are not available, because there was no requirement set upon by the contractor that the data has to be digitally documented So they don't have a database for this. So I would say even in the construction industry, wherever the construction ministry or infrastructure ministry you are dealing with, if there is any situation where the reports are submitted as PDF reports and those individual data collections that the contractor has collected, all the information, whether it is in CSV format, Excel format, or Word format, the report that is the final product should not be the only report you are submitting. All the data that has been collected, whether it is related to humidity, temperature, whether it is related to building information, or whether it's related to project, must be submitted together with those PDF reports. So that whoever is doing analysis and business analytics at government level will have some level of intelligence, which will benefit you guys in the long term.

8.What models of apprenticeship, work-based learning, or industry-embedded training could be expanded so that contractors can “grow” their own skilled workforce while controlling training costs and minimizing disruption to ongoing projects?

Shakeeba Ali,
Director General, National Skills Development, Maldives National Skills Development Authority

Thank you. Before I move on to the answer, MNSDA programs can be conducted in three different modes. One is institutional-based training. That is the typical training that we actually conduct, meeting all the criteria that are required in the qualification framework, attending the class, doing all the assignments, and whatever the requirements that. The second model is the national apprenticeship program. So this is one of the, I must say, the successful program that we actually, the RTOs, conduct. So when we say national apprenticeship program, we are talking about placing the trainers, trainees directly into the workplace, the industry. So as soon as they enroll under a national apprenticeship program, from day one, the students will be placed in the industry under supervisors. So there will be a supervisor to guide the students. So with the guidance of the supervisor, the students will be there daily, every day they have to work. Every day they have to report to the industry, not the institute. So they will have a record of work daily they do. The supervisor will be checking and attending and see if there is any further training they are required. If so, they will give that. So they'll have to, if it is level three, they need to require minimum six months till 12 months. So every day they will be going to the industry, doing the work, and by the time they actually get the certificate, we can assure you that that particular student will meet the requirement of the industry. So this is one way that we actually ensure that our national apprentices meet the industry requirement.

Currently, and sadly, I must say, this is happening mostly in the tourism sector. But when we talk about this particular industry, the construction industry, I think there's a huge demand, especially for locals. So I think it's high time for us to introduce national apprenticeship program in this particular industry, the construction industry. If you look at the expatriates who actually come and work in this particular industry, I think it's alarming, something that we need to think about it. Recently, according to the statistics published under Korangi program, if I remember it correctly, I think that is May, this year, during May, according to the statistics, it shows that more than 200,000 people are expatriates who come and work in this nation. And if you look at the unemployability, we can see again another alarming percentage. So the question is, as a regulatory authority, as construction industry, as stakeholders, where are we, what are we doing?. So these are some of the questions we need to actually ask, reflect, and attend. This has become a national issue So as I mentioned before, these are things we need to actually reflect. So that is one way actually we ensure that. Again, I'll have to go back and then I have to repeat the same thing that I said before. National competency standards are there, system is there, but it is mandatory. It's a question.

The answer is no, it's not mandatory. So whoever wish to develop their own standard, even though we have nationally recognized occupational competency standards, whoever registered as a training provider, they have all the right to duplicate the standard under same name, even though they cannot have the title national. Still, they can have national certificate three in electrician. They can have certificate three in welding, construction, survey. So these are some of the things actually we need to think deeply, reflect, and we need to address So that is one way, national apprenticeship program. So where the students are placed directly in the industry, doing daily work as a staff member, and they also will be paid a minimum wage. So we do actually give allowance, not by MNSD, of course, it's from the industry and then other stakeholders. But if they actually registered as a national apprentice, then they need to have a minimum wage. So that is one way we actually ensure that they actually meet the industry requirement. The second way we have recognition of prior learning. If you look at this particular industry, the construction industry, we see that any FITEC and other industry, any other industry, we see so many skilled people are there, but they don't have the certificate. And some of them, in fact, just because they don't have a certificate, they don't get promotion, because it's become a requirement.

So they just stay there no matter how long. In fact, some of them actually mentioned and said they have been in the industry for the past 30 years, same position, same post, no promotion, no recognition. So to solve this or to attend this issue, we have actually introduced, that is also by law, of course, we cannot do by our own, so recognition of prior learning, which we call the national trade testing and certification. So now we have actually under this particular program, recognizing their prior learning, we have actually certified and we have issued more than 100 people. We have issued more than 100 certificates for different people across different trades. So this particular industry also have so many people who are very skilled but not recognized. So this is a, they have opportunity. Of course, we have to have a standard in order to recognize. So this is limited to only national occupational competency standard. So this is how we actually ensure that the skills are met based on the industry needs. So these three different modes, anybody actually who wishes to conduct program, they can come. We give the full training package. Of course, we'll do finally the external verification.

That becomes the challenging part. So so many people, they ask the training provider, why do you conduct the external verification? We can simply give the certificate. But every day we question people who actually go and perform the job. Do they actually perform the skill well? Do they know how to do? And most of the time we hear they have this particular certificate, but they don't know anything. Again, we need to recruit them. Again, we need to train them. So we don't want to hear that, because we value the national title, the national certificate. So we don't want to actually compromise the quality no matter what. So this is how we actually ensure that the skills are met based on the industry needs with these three different modes.

9.How can mobile phones, online learning, videos, AI and other digital tools help train construction workers, particularly those working on islands where regular training is difficult?

Hassan Shameem
Managing Director,Inoca Pvt Ltd

Yeah, thank you. I think from what Ooredoo Rajesh just mentioned, that we have connectivity and we have 5G. The way we do it in our company is we have actually have Google Drive and we have uploaded all the learning materials there, all the checklists. So we make sure the supervisors, when they wanted to do something, they download it and use it. For example, if they have to go through the concrete checklist, they can just go into and there and download it. And then we have also connected with the Google Forms. Once they do the daily site report, we get it and then we get the report and we ask the our engineers to use AI to do the template and properly do it. And I've also trained the engineers, because at this stage we don't have any template to quantify materials. With the help of AI, you can actually quantify various materials. So you don't have to learn to go to a class to learn it You just can ask the questions and then it will respond and then the template is created. Once the template is created, it is quite easy to do it. And as you said, I think social media like Instagram, TikTok, and then even YouTube, many people use it for entertainment. But I use it for gaining educational, mainly to learn the management, productivity, how to focus, and then how to do the strategy. So now I also share some of these videos to my staff and then they share with the supervisors.

We also meet every two weeks, bring the supervisors and then show these videos and then we train them. I think being in the Maldives, if you have a TikTok or a YouTube, at this stage I can only see the English versions. So if somebody can come up with the Dhivehi one, it will be very helpful people for people who can't speak English or understand English. i've seen very nice TikTok videos who use the artificial intelligence and the graphics to train, show the, for example, what happen if there is no cover, what happen to the reinforcing bars. So these things, once you see it, it's quite easy to understand it. I think we can train, we can change this English into various other Bangladesh, Bengali, or the Indian languages, or Maldivian languages. So if somebody can come up with a good idea how to change this to the Dhivehi, I think that's one way we can teach them. And also I've asked our staff, if they have any issue, need to solve anything, first try with the artificial intelligence, AI, and then if you cannot resolve it, then come to me for my input. So that's how we train our staff. I think even though not many people in the industry use these technologies there, but somehow we need to aware the people, these technologies and these videos are there. We hopefully must see all the other training institutions will have these videos so we can share it easily and then they get the relevant skills. So once they get the skills, we need to find a way to give them a certificate so that they get the promotions to go into the next level. Thank you.




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