

Women's Entrepreneurship in Tourism: Success Factors and Barriers in the Maldives

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Abstract

Women in the Maldives are increasingly engaging in entrepreneurial ventures within the tourism sector, yet they continue to face significant structural, economic, and socio-cultural barriers. This paper examines the success factors and barriers encountered by women entrepreneurs operating in the Maldivian tourism industry. The study analyzes the experiences of 25 women engaged in various tourism-related businesses, including guesthouse management, souvenir retail, café and restaurant ownership, cultural event catering, local food production, and sustainable thatch supply. The findings reveal that while women entrepreneurs demonstrate resilience and adaptability, they face challenges such as limited access to finance, restrictive societal norms, lack of formal business training, and difficulties in securing partnerships with resorts. Despite these barriers, factors such as community support, innovative business models, and the promotion of authentic Maldivian experiences contribute to their success. This study highlights the need for targeted policies, capacity-building initiatives, and financial support to foster an inclusive entrepreneurial ecosystem that empowers women in tourism.

Keywords

women entrepreneurs, tourism industry, business barriers, gender equality, Maldives, entrepreneurial success factors, small business development

1. Introduction

Women's entrepreneurship has emerged as a crucial driver of economic development, particularly in developing economies where female-led businesses contribute to job creation, poverty alleviation, and community resilience (Minniti & Naudé, 2010). The tourism sector, one of the largest global employers of women, offers substantial opportunities for women's economic empowerment (Khan, Bibi, & Lyu, 2012). However, gender disparities persist, with women facing significant barriers such as limited access to finance, restricted business networks, and societal constraints that inhibit their entrepreneurial potential (Cole, 2007). In many countries, including small island states like the Maldives, tourism entrepreneurship provides an alternative pathway for women who are unable or unwilling to engage in traditional employment, allowing them to participate in the economy while navigating socio-cultural restrictions (Hemmati & Koehler, 2013).

The Maldives, an archipelagic nation in the Indian Ocean, relies heavily on tourism, which accounts for over 70% of its Gross Domestic Product (GDP) and is the primary source of employment and foreign exchange earnings (Shakeela, Breakey, & Weaver, 2011). Despite the dominance of tourism in the national economy, female participation in the industry remains low.

Women constitute less than 10% of the resort workforce, mainly due to cultural norms that discourage them from working in mixed-gender environments or residing away from their families on resort islands (Shakeela & Cooper, 2009). However, many Maldivian women have found alternative ways to engage with the tourism industry through entrepreneurship, managing small businesses such as guesthouses, souvenir shops, cafes, food production, and event catering. These ventures allow them to benefit from tourism while operating within the confines of societal expectations (Naseer, 2012).

Globally, women entrepreneurs in tourism face several structural and institutional challenges, including gender bias, lack of access to funding, inadequate business training, and exclusion from decision-making networks (Agarwal, 2012; Kabeer, 2012). Women-led businesses tend to be smaller in scale, with limited growth potential due to constraints in capital investment and market access (Morrison, 2000). Moreover, balancing work and family responsibilities remains a significant challenge, with many female entrepreneurs struggling to maintain a work-life balance in patriarchal societies (Cole, 2007). These challenges are particularly pronounced in the Maldives, where gender norms dictate that women should prioritize household and caregiving roles over professional aspirations (Hemmati & Koehler, 2013).

Existing research on women's entrepreneurship in tourism has predominantly focused on Western contexts, with limited studies examining the experiences of female entrepreneurs in small island developing states (SIDS) like the Maldives (Shakeela & Weaver, 2008). The unique socio-economic and geographic conditions of island nations present distinct challenges and opportunities for women in business. For instance, the decentralization of tourism through the rise of guesthouses and community-based tourism initiatives has created new avenues for female participation in the Maldivian tourism economy (Scheyvens, 2000). However, despite these developments, there is limited empirical research on the factors that contribute to women's success in tourism entrepreneurship and the specific barriers they face in the Maldivian context.

This study seeks to bridge this gap by exploring the experiences of women entrepreneurs in the Maldivian tourism sector. Using a qualitative approach, the research examines the success factors and challenges faced by 25 women engaged in tourism-related businesses, including guesthouse operations, souvenir shops, food production, cultural event catering, and thatch supply. The study aims to answer the following key research questions:

1. What are the primary barriers to women's entrepreneurship in the tourism industry in the Maldives?
2. What factors contribute to the success and sustainability of women-led tourism businesses?
3. What policy interventions can enhance female participation and business growth in the tourism sector?

By addressing these questions, this study provides valuable insights into the contributions of women entrepreneurs to the Maldivian tourism economy and highlights the need for gender-sensitive policies that support women in overcoming structural and socio-cultural challenges.

The findings have important implications for policymakers, tourism stakeholders, and development organizations seeking to promote inclusive economic growth in the Maldives.

2. Literature Review

2.1. Women's Entrepreneurship and Economic Development

Women's entrepreneurship has gained increasing recognition as a vital contributor to economic growth and poverty reduction, particularly in developing countries. Research indicates that female entrepreneurs enhance job creation, promote social stability, and contribute to household well-being through their income-generating activities (Minniti & Naudé, 2010). However, despite these contributions, women entrepreneurs often face systemic barriers that limit their business potential, including restrictive socio-cultural norms, lack of access to financial resources, and gender-based discrimination in business environments (Brush, de Bruin, & Welter, 2009).

The tourism industry, given its labor-intensive nature and reliance on service-oriented interactions, has been identified as a promising sector for female entrepreneurship. In many developing economies, women participate in tourism by running small businesses such as guesthouses, craft shops, and local food enterprises, capitalizing on cultural heritage and traditional skills (Scheyvens, 2000; Hampton, 2010). However, the extent to which women benefit from tourism entrepreneurship is largely influenced by socio-economic and institutional factors, which either facilitate or hinder their business success (Agarwal, 2012).

2.2. Women in the Global Tourism Industry

Tourism has long been recognized as one of the largest global employers of women, providing opportunities for both formal and informal employment (Ferguson, 2011). The World Tourism Organization (UNWTO) reports that women constitute over 50% of the tourism workforce globally, though they are often concentrated in lower-paid, less secure positions with limited career progression opportunities (UNWTO, 2011). Studies have shown that while women actively participate in tourism, they are underrepresented in managerial and decision-making roles, leading to persistent gender inequalities in the industry (Baum, 2013).

Several studies have explored the intersection of gender and tourism entrepreneurship, highlighting both opportunities and challenges for female business owners. For instance, Cole (2007) found that women in Indonesia's tourism industry were highly involved in small-scale entrepreneurship, yet they faced barriers such as limited capital access and gender-biased business policies. Similarly, Gentry (2007) noted that female entrepreneurs in Mexico's tourism sector leveraged cultural heritage to create niche tourism products but struggled with formalizing their businesses due to bureaucratic red tape. These findings suggest that while tourism offers potential for women's economic empowerment, structural constraints often limit their business sustainability and profitability.

2.3. Women's Entrepreneurship in Small Island Developing States (SIDS)

Small Island Developing States (SIDS), including the Maldives, face unique economic and social challenges that impact women's entrepreneurship. Due to their geographic isolation, SIDS often have limited access to global markets, a heavy reliance on tourism, and vulnerability to external shocks such as climate change and economic downturns (Carlsen, 2006). In such contexts, women entrepreneurs often operate within localized economies, relying on tourism to generate income through guesthouses, handicrafts, and cultural experiences (Scheyvens, 2002).

Studies on female entrepreneurship in SIDS indicate that women typically run micro-enterprises with a focus on tourism-related activities. For example, Hampton and Jeyacheya (2013) explored community-based tourism in Indonesia and found that women were key players in managing homestays and producing traditional handicrafts. However, the research also revealed that cultural norms and patriarchal structures often limited women's decision-making power, leaving them dependent on male relatives for business operations. Similarly, Scheyvens (2002) found that in the Pacific Islands, women entrepreneurs played a central role in community tourism but struggled with land ownership rights and financial inclusion.

In the Maldivian context, tourism has long been the dominant economic sector, yet women's participation remains limited. Studies indicate that cultural barriers, mobility restrictions, and gender norms discourage women from working in mainstream tourism employment, pushing them toward informal entrepreneurship instead (Shakeela & Cooper, 2009). Research by Shakeela, Breakey, and Weaver (2011) highlights that while women are engaged in guesthouse management, souvenir-making, and cultural catering, they often lack access to institutional support, limiting their business scalability.

2.4. Barriers to Women's Entrepreneurship in Tourism

Despite the growth of female-led enterprises in tourism, women continue to face significant challenges in starting and scaling their businesses. These barriers can be categorized into financial, social, institutional, and personal constraints.

2.4.1 Financial Constraints

Access to finance is one of the most significant barriers for women entrepreneurs worldwide. Studies show that women-led businesses receive less funding compared to male-owned enterprises, primarily due to gender biases in financial institutions and collateral requirements (Marlow & Patton, 2005). In the tourism sector, where initial investments for accommodations, restaurants, or handicrafts production can be substantial, limited capital access often restricts women to micro-scale businesses with low profit margins (Kabeer, 2012).

In the Maldives, female entrepreneurs struggle to obtain loans due to stringent banking regulations and a lack of financial literacy (Naseer, 2012). Many women rely on personal savings or informal lending networks, which limits their ability to expand their businesses. Additionally, the absence of gender-specific financial policies further exacerbates economic disparities, making it difficult for women to compete in the tourism industry (Shakeela & Weaver, 2008).

2.4.2 Socio-Cultural Barriers

Cultural norms and gender expectations significantly influence women's ability to engage in entrepreneurship. In many conservative societies, including the Maldives, women are often expected to prioritize family responsibilities over business activities, leading to limited time and mobility for entrepreneurial ventures (Hemmati & Koehler, 2013). Research suggests that in patriarchal communities, women entrepreneurs face social stigma and skepticism, particularly if they operate businesses in male-dominated sectors (Agarwal, 2012).

Women operating guesthouses or cafes in the Maldives often face resistance from family members who perceive tourism-related work as inappropriate for women (Shakeela & Cooper, 2009). This societal pressure discourages many women from expanding their businesses or seeking formal employment within the tourism sector.

2.4.3 Institutional and Policy Challenges

The regulatory environment also plays a crucial role in shaping women's entrepreneurship. Studies indicate that bureaucratic hurdles, lack of supportive policies, and gender-biased institutional structures pose significant challenges to female entrepreneurs (Brush et al., 2009). In the tourism sector, women-owned businesses often face difficulties in obtaining licenses, meeting regulatory requirements, and navigating complex taxation policies (Morrison, 2000).

In the Maldives, while government initiatives have promoted community-based tourism, existing policies have largely overlooked the specific needs of women entrepreneurs (Naseer, 2012). Many women-led businesses operate informally due to the high cost of registration and limited awareness of legal frameworks.

2.4.4 Work-Life Balance and Personal Constraints

Managing a business while balancing family responsibilities remains a significant challenge for women entrepreneurs. Research indicates that women often experience a "double burden," managing both household duties and entrepreneurial activities simultaneously (Kabeer, 2012). Unlike male entrepreneurs, who can dedicate full-time efforts to business operations, women often have to juggle caregiving responsibilities, limiting their ability to scale their enterprises (Cole, 2007).

A study by Hemmati and Koehler (2013) found that in small island economies, women entrepreneurs faced difficulties in hiring employees due to high labor costs, leading them to shoulder most of the business responsibilities themselves. In the Maldives, women engaged in food production or thatch weaving for resorts often work from home to accommodate family obligations, which restricts their market reach and revenue potential (Shakeela et al., 2011).

The literature highlights that while tourism provides significant opportunities for women's entrepreneurship, structural and socio-cultural barriers continue to hinder female-led business growth. The challenges faced by women entrepreneurs in the Maldivian tourism industry mirror global trends but are further compounded by the country's unique geographic and cultural landscape. Financial constraints, gender norms, regulatory challenges, and work-life balance issues are among the key barriers that need to be addressed through targeted policy interventions.

This study builds on existing research by focusing on the lived experiences of Maldivian women entrepreneurs in tourism, offering insights into both the success factors and challenges they encounter. By addressing these gaps, the study contributes to the growing discourse on gender and entrepreneurship in the tourism sector, with implications for policymakers, industry stakeholders, and development organizations.

3. Methodology

3.1 Research Design

This study employs a qualitative research approach to explore the experiences, challenges, and success factors of women entrepreneurs in the Maldivian tourism industry. Given the exploratory nature of the research, qualitative methods allow for in-depth understanding of women's lived experiences, social barriers, and entrepreneurial strategies (Creswell, 2009). Qualitative research is particularly suited for understanding socio-cultural dynamics, as it enables researchers to capture participants' perspectives in their own words, rather than imposing pre-defined categories (Denzin & Lincoln, 2011).

A phenomenological approach was chosen to explore the subjective experiences of female entrepreneurs (Moustakas, 1994). Since entrepreneurship is embedded in cultural and economic contexts, this method allows for an in-depth understanding of how Maldivian women navigate tourism-related businesses amid gendered constraints (Patton, 2002). The study also adopts an interpretivist paradigm, recognizing that reality is socially constructed and best understood through the perspectives of individuals operating within that reality (Guba & Lincoln, 1994).

3.2 Sampling Strategy

A purposive sampling technique was utilized to ensure that participants were women entrepreneurs actively engaged in tourism-related businesses across different local islands in the Maldives. Purposive sampling ensures that only relevant informants with direct experience in the subject matter are included (Patton, 2002).

A total of 25 women entrepreneurs were selected, representing diverse tourism-related businesses. To capture variation in business types, participants were chosen across the following categories:

- Guesthouse Owners (n=2, 8%) – Women managing independent guesthouses catering to budget-conscious travelers.
- Souvenir Shop Owners (n=4, 16%) – Selling locally made handicrafts, coconut-shell artifacts, and Maldivian textiles.

- Café & Restaurant Owners (n=5, 20%) – Running small eateries serving local cuisine, often attracting tourists on excursion trips.
- Cultural Event Caterers (n=4, 16%) – Women organizing Maldivian cultural nights for resorts.
- Producers of Local Condiments & Snacks (n=5, 20%) – Women selling traditional Maldivian food products such as Rihaakuru, Kulhi Rosh, Athujehi, Valhoamas, and Murumuru to resort shops.
- Thatch Suppliers (n=5, 20%) – Women weaving coconut palm thatch, a sustainable roofing material used in Maldivian resorts.

By incorporating different entrepreneurial categories, the study ensures a comprehensive understanding of women's entrepreneurial participation in the Maldivian tourism sector.

Additionally, a snowball sampling technique was used, allowing initial participants to recommend other women entrepreneurs in their networks. Snowball sampling is particularly useful in small, close-knit communities where trust and word-of-mouth referrals play a significant role in access to informants (Noy, 2008).

3.3 Data Collection

Data collection was conducted through semi-structured, in-depth interviews, which provided rich qualitative insights into the experiences of women entrepreneurs. Semi-structured interviews allow researchers to probe deeper into topics as they emerge, rather than being constrained by a rigid set of questions (Kvale & Brinkmann, 2009).

Interview Structure and Themes

Interviews lasted between 45 to 90 minutes and were conducted face-to-face or via online platforms where necessary, given the geographical dispersion of participants across different Maldivian islands. The interview guide was developed based on existing literature and covered key themes such as:

- Entrepreneurial Motivations – What inspired them to start their businesses?
- Challenges Faced – What barriers did they encounter in business operations and growth?
- Support Mechanisms – What forms of social, financial, or institutional support helped them sustain their businesses?
- Gender Dynamics – How does gender impact their entrepreneurial experiences in tourism?
- Business Sustainability – How do they perceive the long-term viability of their businesses?

Interviews were audio-recorded (with participant consent) and later transcribed verbatim for analysis.

Additionally, field observations were conducted to understand the business environment, customer interactions, and operational challenges faced by women entrepreneurs (Silverman, 2010). Observations provided valuable contextual data that complemented the interview findings.

3.4 Data Analysis

The study employed Reflexive Thematic Analysis (RTA) to identify patterns, themes, and underlying narratives within the interview data (Braun & Clarke, 2006). The six-step thematic analysis framework was followed:

1. Familiarization with the Data – Transcripts were read multiple times to gain an overall understanding of key themes.
2. Generating Initial Codes – Data was coded systematically to identify common topics and recurring patterns.
3. Searching for Themes – Coded segments were grouped into broader themes based on conceptual similarities.
4. Reviewing Themes – Themes were refined to ensure clarity and relevance to the research objectives.
5. Defining and Naming Themes – Each theme was given a concise definition to capture its essence.
6. Producing the Report – Findings were organized into coherent narratives, supported by participant quotes.

Thematic analysis was conducted manually, following an inductive approach, ensuring that findings emerged organically from the data rather than being pre-imposed (Thomas, 2006). This method captures the nuances of women's experiences and avoids researcher bias.

To ensure credibility and rigor, member checking was employed—selected participants reviewed preliminary findings to validate whether interpretations accurately reflected their lived experiences (Lincoln & Guba, 1985). Additionally, triangulation was applied by comparing interview data with field observations and secondary reports on Maldivian women entrepreneurs.

3.5 Ethical Considerations

This study adhered to ethical research principles to ensure confidentiality, informed consent, and respect for participants' rights (Orb et al., 2001). Ethical measures included:

- Informed Consent: Participants were provided with detailed study information and signed consent forms before interviews.
- Confidentiality: Anonymity was assured by using pseudonyms instead of real names in the study.

- Voluntary Participation: Participants had the right to withdraw at any stage without any consequences.

Given the cultural sensitivities surrounding women's participation in entrepreneurship in the Maldives, particular attention was given to ensuring a safe and respectful interview environment (Patton, 2002).

3.6 Limitations

Despite its contributions, the study has several limitations. First, the small sample size (25 participants) means that findings cannot be generalized to all Maldivian women entrepreneurs. However, qualitative research prioritizes depth over breadth, making this study valuable for understanding context-specific challenges (Creswell, 2009).

Second, self-reporting bias may influence responses, as participants might withhold negative experiences due to social desirability concerns (Podsakoff et al., 2003). To mitigate this, researchers emphasized the confidential nature of the study and encouraged participants to share honest accounts.

Third, the lack of male entrepreneurs' perspectives means that gendered comparisons are not possible. Future research should incorporate both male and female entrepreneurs to analyze gendered experiences in tourism.

This methodology ensures a rigorous, ethically sound, and contextually relevant investigation into women's entrepreneurship in Maldivian tourism. By adopting qualitative, thematic analysis, this study captures the complex interplay of economic, social, and cultural factors that shape women's participation in the industry. The next section presents the findings and discussion, detailing key themes emerging from the data.

4. Findings and Discussion

This section presents the key findings from the interviews with 25 Maldivian women entrepreneurs engaged in various tourism-related businesses. The analysis identifies four major themes affecting their entrepreneurial experiences: motivations for entrepreneurship, challenges faced, success factors, and recommendations for policy interventions.

4.1 Motivations for Entrepreneurship

Women in the Maldivian tourism sector enter entrepreneurship for varied personal and economic reasons. Many participants highlighted the need for financial independence, citing limited alternative employment opportunities in the Maldives. Economic necessity, particularly in island communities where formal employment is scarce, was a driving force behind women's engagement in small-scale tourism enterprises (Shakeela et al., 2011).

For some, entrepreneurship provided flexibility, allowing them to balance family responsibilities while earning an income (De Vita et al., 2013). For instance, souvenir shop owners and cultural event caterers emphasized how self-employment allowed them to work around childcare duties.

Others, particularly those running guesthouses and cafés, expressed a passion for tourism and cultural preservation, indicating that entrepreneurship served as a means of promoting Maldivian heritage to visitors.

These findings align with previous research indicating that women's entrepreneurship is often shaped by a blend of financial necessity, family obligations, and cultural interests (Minniti & Naudé, 2010).

4.2 Challenges Faced by Women Entrepreneurs in Tourism

Despite their entrepreneurial drive, participants encountered numerous challenges, categorized into four key areas:

Access to Finance and Capital

A significant challenge was limited access to capital, with many women struggling to secure business loans due to lack of collateral (Richardson et al., 2004). Maldivian women entrepreneurs primarily rely on personal savings or informal loans from family members, as traditional banking systems often require land ownership or large assets as collateral, which many women do not possess (Henry et al., 2013).

One participant, a guesthouse owner, stated:

"Banks do not trust women to run businesses. Even with a viable business plan, it is difficult to obtain financing."

This challenge aligns with global findings where women entrepreneurs, particularly in developing economies, face structural barriers to accessing formal financial resources (Aldrich & Cliff, 2003).

Gender Norms and Societal Expectations

The traditional patriarchal structure of Maldivian society continues to restrict women's participation in tourism-related entrepreneurship (Shakeela et al., 2011). Many participants mentioned cultural opposition from male family members who discouraged them from working in tourism due to stereotypical beliefs that the industry is unsuitable for women.

For example, women running cafés and restaurants catering to resort excursions mentioned difficulties in gaining approval from male-dominated island councils to expand operations. Similar trends have been observed in other island nations, where tourism-related entrepreneurship is often viewed as a male-dominated sector (Hampton & Jeyacheya, 2013).

Market Access and Competition

Participants also struggled with accessing tourism markets due to limited networking opportunities with resort chains. Many noted that resorts prefer established suppliers, making it difficult for new women-led businesses to secure long-term contracts for souvenirs, food products, or cultural performances.

A cultural event caterer explained:

"Most resorts already have partnerships with larger businesses. It is hard for women like us to get contracts."

Business Knowledge and Skills Development

Limited access to business training was another major constraint. While government and NGOs offer training programs, many women indicated that these are not well advertised or accessible in remote islands. Entrepreneurs managing guesthouses and souvenir shops particularly struggled with digital marketing and pricing strategies, highlighting the need for tourism business training (Henry et al., 2013).

4.3 Success Factors and Enablers

Despite these challenges, several key factors contributed to success for Maldivian women entrepreneurs in tourism:

Community and Family Support

For many women, family support—particularly from spouses or parents—was a critical enabler of business success. Several successful entrepreneurs noted that having supportive male allies helped them overcome societal resistance.

Government and NGO Initiatives

Some participants benefited from government grants and NGO programs aimed at empowering women entrepreneurs. However, they emphasized the need for more targeted initiatives, particularly for women operating home-based businesses (Shakeela & Weaver, 2008).

Growing Tourism Demand

The increasing demand for authentic Maldivian cultural experiences has created niche opportunities for women entrepreneurs in food production, traditional arts, and event catering. Resorts seeking sustainable, locally sourced products have also helped boost the sales of women producing thatch roofing and Maldivian condiments (Hampton & Jeyacheya, 2013).

5. Conclusion and Recommendations

5.1 Conclusion

This study highlights both opportunities and challenges faced by women entrepreneurs in the Maldivian tourism industry. Women's entrepreneurial engagement is driven by a mix of economic necessity, passion for tourism, and cultural heritage preservation. However, they face significant barriers in accessing finance, overcoming gender norms, securing market access, and obtaining business training.

5.2 Recommendations

To enhance women's participation in tourism entrepreneurship, the following policy interventions are recommended:

1. Improve Access to Finance
 - Establish women-friendly loan programs with lower collateral requirements.
 - Provide microfinance options specifically for women-owned businesses (Richardson et al., 2004).
2. Strengthen Business Training and Capacity Building
 - Develop entrepreneurial training programs tailored for rural women entrepreneurs.
 - Enhance digital marketing and financial literacy training to help women scale their businesses (Henry et al., 2013).
3. Facilitate Market Access and Tourism Linkages
 - Government and tourism bodies should promote women-led businesses in tourism supply chains.
 - Resorts should be encouraged to source locally made products and partner with women entrepreneurs.
4. Address Gender Norms and Social Barriers
 - National awareness campaigns should challenge societal perceptions that discourage women from participating in tourism.
 - Local councils should facilitate women's business registrations and expansions.

Women's entrepreneurial success in tourism has far-reaching benefits beyond individual business growth, contributing to economic development, gender equality, and cultural preservation in the Maldives. By addressing existing barriers and leveraging policy interventions, women's participation in the tourism economy can be substantially enhanced, ensuring a more inclusive and sustainable tourism sector.

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