

1,190 ISLANDS, 26 ATOLLS, TWO VERY DIFFERENT TRIPS

Maldives

The resort villa is one Maldives. The local-island guesthouse at a tenth of the price is the other. Here is how to pick, and what the transfers really cost.

- p. 19 Resort, local island, or liveaboard: the decision, with real price bands
- p. 20 How transfers from Male actually work, and why they pick your island
- p. 14 Where the mantas and whale sharks are, month by month

42 PAGES

USD PRICES

VISA-FREE 30 DAYS

EDITION 2026.06

Start here

two completely different Maldives trips, and how to tell which one you are booking

OVERWATER VILLAS, MALDIVES



There is no single Maldives trip. There is the resort: one island, one hotel, a seaplane in and 400 to 1,500 USD a day. And there is the local island: a guesthouse on an inhabited island, a public ferry or a speedboat, and 80 to 120 USD a day all in. Both sit on the same reef. The water is identical. The price is not, and almost everything else follows from which one you book. This guide is built around that fork.

The split that changed it

Until 2009 the law kept tourists on private resort islands, away from the population. A rule change let inhabited islands open guesthouses. Maafushi, Gulhi, Dhigurah and a dozen others did, and a country that was honeymoon-only became reachable on a backpacker budget.

Why people really come

The reef. Manta rays at Hanifaru Bay in season, whale sharks year-round off South Ari, reef sharks and turtles on the house reef of half the islands. Diving and snorkelling are the trip, not the spa. Page 14 maps where and when.

The transfer decides everything

Your island choice is really a transfer choice. A speedboat is cheap and quick but short-range. The seaplane is gorgeous, daytime-only and expensive. Page 20 turns the map into a cost.

LOCAL ISLAND, MAAFUSHI



MANTA RAY ON THE REEF



HOW THE LINKS WORK

Some booking links earn Pack Lightly a commission, at no extra cost to you. Full disclosure is on the last page.

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QUICK JUMPS

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Your trip on one page

7 to 10 days • 90 to 1,200 USD/day • best Nov-Apr

If you read nothing else, this page is the trip. Fly into Male (MLE). Then make one decision that sets the budget: resort, local island, or a liveaboard dive boat. The classic independent version hops two or three local islands by speedboat over a week, snorkelling the house reefs and booking one big-animal day trip. Budget from the bars below, not from resort rates. Book the three things at the bottom right before you fly; the rest is arranged on the islands.

A LOCAL-ISLAND WEEK



BUDGET PER DAY

Local island		90 USD
Mid resort		300 USD
Luxury resort		1,200 USD

BOOK FIRST

- 01 International flights, 8 weeks out [Aviasales](#)
- 02 First island and its transfer, together [Booking.com](#)
- 03 eSIM, install before departure [Saily](#)

BEST MONTHS



Maldives at a glance

scores 0-100 · pack-lightly country-comparison data

SCORECARD

Relaxed vacation

95

Hotel quality

95

Safety

90

Nature

85

Culture

40

Budget friendly

20

Local island

90 USD/day

Mid resort

300 USD/day

Luxury resort

1,200 USD/day

BEACH

DIVING

WELLNESS

NATURE

HONEYMOON

source: country-comparison tool, 2026-06

THE COUNTRY, AGAINST THE REGION

Relaxed vacation and hotel quality top the scale: 95 each, the highest of any country in the dataset. Culture sits at 40 and budget at 20, both below the South Asia average of 79 and 60. That gap is the honest shape of the place. You come for water and quiet, not for cities or cheap nights. The local-island route is what pulls the floor up from impossible to merely expensive.

AERIAL ATOLL AND LAGOON

SANDBANK AT LOW TIDE

REEF SHARK ON THE HOUSE REEF

MALE WATERFRONT

01

The country

A nation of coral rings spread across the equator, almost all of it sea. What the Maldives is, the rule that opened it up, and the Islamic culture that still shapes the day.

IN THIS CHAPTER

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What the Maldives is

1,190 islands • 26 atolls • 99 percent ocean

The Maldives is a double chain of 26 coral atolls running 870 kilometres down the equator, southwest of India. Inside those atolls sit roughly 1,190 islands, of which about 187 are inhabited and a little over 150 are private resort islands. The rest are sand. The whole country averages about 1.5 metres above the sea, the lowest nation on earth, and it covers 90,000 square kilometres of which less than one percent is land. Male, the capital, packs a small population onto two square kilometres, one of the densest cities anywhere. Everything else is water, reef, and the boat between them.

CAPITAL

Male

2 km², very dense

ISLANDS

~1,190

187 inhabited

CURRENCY

USD

rufiyaa for locals

BEST MONTHS

Nov-Apr

dry, calm, clear

THREE KINDS OF ISLAND

PRIVATE RESORT ISLAND

Resort islands

one island, one hotel • alcohol served

A whole island is the hotel. No local population, no rules on dress or drink, a private reef and a price tag of 400 to 1,500-plus a day. This is the postcard.

INHABITED LOCAL ISLAND

Local islands

guesthouses • modest dress, no alcohol

Real Maldivian towns with guesthouses since 2009. A tenth of the price, the same reef, and a working community you respect with covered shoulders and a bikini-beach for swimming.

CAPITAL, MALE

Male and Hulhumale

the hub • airport and ferries

The dense capital and the reclaimed island next to the airport. Where every trip starts and changes boats, worth a half-day, rarely a stay.

LIVEABOARD DIVE BOAT

Liveaboards (safari boats)

sleep on the boat • alcohol allowed

A diving boat that moves between sites for a week, reaching reefs no day trip can. The serious diver's Maldives, and the only floating place alcohol is legal.

GO DEEPER

The map and geography in the [where-is-the-Maldives page](#), and the full atoll breakdown in the [islands rundown](#).

The opening, and who goes now

a 2009 rule • an Islamic republic • four kinds of traveller



For decades the model was deliberate: tourists stayed on private resort islands, sealed away from a conservative Muslim population. Then in 2009 the government let inhabited islands register guesthouses. The effect was quiet and total. By the mid-2010s Maafushi alone had dozens of guesthouses, and a country that cost a honeymoon's savings could be done for a backpacker's. The resort industry kept its high end. The local islands added a floor nobody had reached before.

It remains an Islamic republic, and Islam is the state religion. That shapes the practical day on inhabited islands: modest dress in the village, a designated "bikini beach" for swimming, no alcohol and no pork outside resorts and safari boats, and a slower rhythm during Ramadan. None of it is hostile. It is simply someone's home, and the trade for a tenth of the price is that you fit in rather than the island fitting around you.

WHO THIS GUIDE IS WRITTEN FOR

Independent budget

7 to 10 days, local-island guesthouses, 90 USD a day, snorkel and ferry-hop.

Honeymoon couple

One resort, seaplane in, 5 to 7 nights, overwater villa and house reef.

Diver

A liveaboard week, or a dive-island base. Mantas, whale sharks, channel reefs.

Split-trip family

A few local-island nights, then two or three resort nights to finish soft.



Friday is the rest day. Shops and offices on local islands close around midday prayers; plan boat travel and groceries around it.



No alcohol on local islands at all, including in your luggage. It is confiscated at the airport and returned on departure. Drink on resorts or safari boats only.

READ ON

Traditions and etiquette in the [culture page](#), the coral-stone mosques in the [religious landmarks rundown](#), and the year's holidays in the [public holidays calendar](#).

02

Where to go

The hub you pass through, the budget local islands that opened the country, and the atolls people fly to for the diving. Pick the water you want, then the island that sits on it.

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Male and Hulhumale	10
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Resort, local, or boat: the matrix	13

Male and Hulhumale

the hub • half a day, not a holiday



MALE SKYLINE FROM THE WATER



Sleep in Hulhumale for an early flight: it is on the airport island side of the bridge, so no dawn ferry across the harbour.



Hulhumale has a proper bikini beach. Male does not. Swim on the reclaimed island, not off the capital.

Almost every trip touches Male, and almost none should linger. The capital is a dense, walkable grid of markets, mosques and traffic crammed onto two square kilometres. Give it a half-day if a flight forces an overnight: the fish market at dusk, the gold-domed Grand Friday Mosque, the old coral-stone Hukuru Miskiy, and the local cafes for a first taste of short eats. It is interesting, not pretty, and not a beach.

Next door, Hulhumale is a reclaimed island built to take the overflow, and it is where most airport overnights actually sleep. It has a real public beach, budget guesthouses, supermarkets, and a bus link to the airport across a bridge. If your inbound lands late or your outbound leaves early, base here rather than fighting the harbour for a Male room.

Male fish market

Late afternoon is the show: the day's tuna landed and butchered on the waterfront.

Hukuru Miskiy

The 17th-century coral-stone Friday mosque, carved from the reef itself.

Hulhumale beach

A long public swimming beach and the budget overnight base by the airport.

The ferry terminals

Where the public ferries and speedboats to the local islands leave; learn this first.

MORE ON THE SITE The eight picks in the [Male page](#), the reclaimed-island version in the [Hulhumale rundown](#), and beds in either through [Booking.com](#).

The budget local islands

guesthouse islands • 80 to 120 USD a day • the real-Maldives route



Every guesthouse island has a screened-off bikini beach. Swim there in swimwear; cover shoulders and knees in the village itself.



Excursions, not the room, are where the money goes. A whale-shark or manta day runs 50 to 90 USD a head; budget for two or three.

These are the islands the 2009 rule opened. Each is a working village with guesthouses, a bikini beach for swimmers, a house reef or a short boat to one, and a menu of cheap day trips: snorkel safaris, sandbank picnics, dolphin cruises, and the big-animal hunts. You sleep, eat and dive at a fraction of resort prices because you are a guest in a town, not the sole occupant of an island. Maafushi is the obvious first, the busiest and best-connected. The others trade buzz for quiet.

Pick by what is on the doorstep. Dhigurah and Dhangethi sit in South Ari, the whale-shark corridor. Fulidhoo and Keyodhoo in Vaavu put you on shark-rich channel reefs and the bioluminescence beaches. Thulusdhoo is the surf island. Rasdhoo and Ukulhas are the calm, pretty all-rounders. Thoddoo grows fruit and has the best independent beach in the north.

Maafushi

The first and busiest: most guesthouses, every excursion, easy speedboat from Male.

Dhigurah

South Ari: a long sandbar island on the whale-shark route, snorkel-led and quiet.

Fulidhoo

Vaavu: tiny, friendly, nurse sharks and stingrays off the jetty, bioluminescence nights.

Thulusdhoo

Kaafu: the surf island, home of the Coke and Chickens breaks, close to Male.

KEEP READING

The picks for [Dhigurah](#), [Fulidhoo](#), [Guraidhoo](#), [Ukulhas](#), [Rasdhoo](#) and [Thoddoo](#), plus the full ranked set in the [islands rundown](#).

The atolls, for diving

North and South Ari, Baa, Vaavu · pick the water, then the island



If diving or snorkelling is the point, choose the atoll for its animals first and the island second. South Ari has the year-round whale sharks and the South Ari Marine Protected Area. Baa Atoll holds Hanifaru Bay, the seasonal manta and whale-shark feeding ground and a UNESCO biosphere. Vaavu runs steep channel reefs thick with sharks and the famous night dives. North Ari mixes manta cleaning stations with classic thila pinnacles.

The atolls farther from Male need a domestic flight or a seaplane, and that is the real cost of reaching them. South Ari and Vaavu are speedboat-reachable from Male, which is why the budget local-island scene clusters there. Baa and the far north usually mean a resort, a liveaboard, or a flight to a regional airport. Pick the animal, accept the transfer it implies.



Hanifaru Bay is snorkel-only and seasonal (roughly Jun-Nov). You cannot dive it, and rangers cap numbers. Base in Baa for the window.



Many channel reefs are drift dives in strong current. They reward an Advanced card and a reef hook, not a first ever dive.

South Ari

Whale sharks all year, plus mantas. Dhigurah and Dhangethi are the budget bases.

Baa Atoll

Hanifaru Bay manta aggregations in season; UNESCO biosphere, resort and liveaboard.

Vaavu Atoll

Shark-rich channels and night dives; Fulidhoo and Keyodhoo within speedboat range.

North Ari

Manta cleaning stations and pinnacle thilas; Rasdhoo and Ukulhas as local bases.

THE LONG VERSION

What to do in [Ari Atoll](#), [Baa Atoll](#), [Vaavu Atoll](#) and [Raa Atoll](#), plus the dive sites in the [diving guide](#).

Resort, local island, or boat

three ways to do the same reef • pick the row, read across

The same water can be a 90-dollar day or a 1,200-dollar one, and the difference is which row you book. A local island gives you the culture and the price; a resort gives you the privacy and the polish; a liveaboard gives you the diving range. The matrix sets them side by side on the things that actually decide a Maldives trip.

STYLE	PER DAY	PRIVACY	DIVE RANGE	DRINKS	CULTURE
Local island	~90 USD				
Mid resort	~300 USD				
Luxury resort	800-1,500				
Liveaboard	200-400				

filled dots = stronger on that axis (3 = built for it)

assessment: pack-lightly Maldives cluster, 2026-06



The honest split most people miss: a local island and a resort cost the same reef differently, but only the boat reaches reefs neither can.



Want both worlds? The split trip on page 22 does local-island days then a short resort finish. It is the most common upgrade.

ON THE WEBSITE The price-band breakdown is on page 19; live rooms across all three styles are on [Booking.com](#), and the cost model in the [budget breakdown](#).

03

What to do

The reef is the reason. Where the mantas and whale sharks are, how to snorkel the house reef, the surf breaks, the sandbanks, and the blue glow in the water at night.

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Diving: mantas and whale sharks

the real reason to come · big animals, by atoll and season



Strip away the villas and the Maldives is one of the best big-animal dive destinations on earth. Whale sharks cruise the South Ari Marine Protected Area year-round, the only reliable year-round aggregation in the country. Manta rays gather seasonally, peaking when the southwest monsoon pushes plankton into Hanifaru Bay in Baa, where dozens can barrel-feed at once. Add grey and whitetip reef sharks on the channel dives, turtles on most house reefs, and the night dives of Vaavu where nurse sharks swarm a bait drum.

You do not have to dive to see the headline animals. Whale sharks and Hanifaru mantas are snorkel encounters. But the channel reefs, the thila pinnacles and the wrecks are dives, often drift dives in real current. If you are getting certified, do the Open Water at home and the Advanced here; an Advanced card and a reef hook open the sites that make the country famous.



Whale sharks: South Ari, all year.
Hanifaru mantas: Baa, roughly Jun to Nov. Plan the atoll around the animal you most want.



No touching, no chasing, no flash. Boats and rangers enforce a distance; a fin kick toward a manta gets the whole boat called off.

03

Whale sharks, South Ari

Year-round snorkel encounters in the protected area; book from Dhigurah or Dhangethi.

Hanifaru Bay, Baa

Seasonal manta barrel-feed, snorkel-only, ranger-capped. A Baa base or liveaboard.

Vaavu night dive

Nurse sharks and rays swarm the channel after dark. The signature Vaavu dive.

Get certified

Open Water at home, Advanced here. Reef hook and an Advanced card unlock the channels.

MORE DETAIL

The dive sites and marine life in the [diving page](#), where to get in the water in the [snorkelling write-up](#), and the atoll picks under [Baa](#) and [Ari](#).

Snorkelling and the glow

the house reef from the beach • and the plankton that lights the surf

HOUSE REEF DROP-OFF, TURTLE

Most of the Maldives is reachable with a mask, not a tank. A house reef is the strip of coral that rings an island, and on the good islands it starts a few metres off the beach: a shallow lagoon, then a drop-off wall alive with reef fish, turtles, and the occasional reef shark cruising the edge. Snorkelling here is free, daily, and the thing you remember. Dhigurah, Thoddoo, Fulidhoo and many resort islands have a genuine house reef; others put you on a short boat to one.

Then there is the night water. In certain seasons a bioluminescent plankton blooms, and the breaking surf and your own footprints in the wet sand glow electric blue after dark. It is unpredictable, weather and lunar dependent, and best on a moonless night away from village lights. Vaavu and the southern local islands have the reputation for it. Treat a sighting as a bonus, not a booking.



Ask the guesthouse if the house reef is swim-out or boat-only before you book. It changes how much you can do for free each day.



Bring your own mask. Rental fit is hit and miss, and a leaking mask wastes the best free activity on the island.

Swim-out house reef

The best islands have a wall a short swim off the beach. Free, daily, turtles likely.

Snorkel safari

A half-day boat to two or three sites: turtle point, manta point, a wreck or coral garden.

Sandbank drop

A boat leaves you on a bare sand spit with snorkel gear and a picnic for a few hours.

Bioluminescence

Seasonal blue glow in the surf at night. Moonless, dark beach, no guarantees.

WORTH A READ

Spots and conditions in the [snorkelling breakdown](#), the rated coast in the [beaches rundown](#), and the quiet picks in the [off-the-beaten-path list](#).

Surf, sandbanks, island life

reef breaks Mar-Oct • bare sand spits • the slow days

REEF BREAK AT THULUSDHOO

There is a serious surf scene most villa brochures skip. The reef breaks fire mainly from March to October, when the southwest monsoon sends swell across the atolls. Thulusdhoo is the famous local-island base, home to Cokes and Chickens, two of the best right-handers in the country, reachable on a budget instead of a surf-charter. The North Male and South Male atolls hold a dozen named breaks, and the southern atolls have less crowded waves for those who go looking.

Off the water, the day softens. A boat drops you on a sandbank, a hundred metres of bare white sand with nothing on it, for a few hours of swimming and lunch. Back on the island, life is fishing, a sunset football game on the beach, fresh tuna for dinner and an early night. There is no nightlife on a local island and that is the point. Quiet is the product.



Surf season is the wet season. The best waves (Mar-Oct) come with more cloud and wind, the trade-off for the swell.



Sandbank trips are weather-locked. Book one early in your stay so a cancelled day still has a slot to reschedule.

Cokes and Chickens

The Thulusdhoo right-handers; a local-island surf trip instead of a pricey charter.

Sandbank picnic

A bare sand spit to yourself for a half-day. The most photographed nothing in the country.

Sunset fishing

A traditional handline trip; grill the catch back at the guesthouse that night.

Beach football

The island gathers at dusk. Watching, or joining, is the most local thing you will do.

SEE ALSO The twelve breaks in the [surf spots rundown](#), the prettiest stretches in the [most beautiful places page](#), and the quiet corners in the [off-the-beaten-path list](#).

Food: the island plate

tuna, coconut, chilli • 0.30 to 7 USD a plate on local islands

Maldivian food is built on three things: tuna, coconut and chilli, with rice and flatbread to carry them. It leans hot and savoury, and on a local island it is cheap, where a guesthouse half-board is the norm. On a resort you will eat international buffets at international prices, so the real local plate is a local-island reward. The four below are the calibration dishes.



MAS HUNI

Mas huni mas huni

USD 2-4.50 • breakfast

The national breakfast: shredded smoked tuna tossed with grated coconut, onion and chilli, scooped up with warm roshi flatbread. Eaten first thing, every day. If a guesthouse does one local dish, this is it.



GARUDHIYA

Garudhiya garudhiya

USD 3-6.50 • lunch / dinner

A clear, almost austere tuna broth, served with rice, lime, chilli and onion to dress at the table. The everyday Maldivian meal, simpler than it looks and better than it sounds.

BAJIYA AND GULHA

Hedhikaa short eats

USD 0.30-1 each • teatime

The snack culture: bajiya pastries, gulha tuna dumplings, and chilli-spiked fried bites sold by the piece at island cafes. A few cents each, and how locals fill the afternoon. Order a plate of mixed.

THELULI MAS

Theluli mas theluli mas

USD 3-7 • dinner

Fried fish rubbed with chilli and spice, the dinner centrepiece on a fishing island where the tuna landed that afternoon. Pair it with kulhi boakibaa, a savoury fish cake, if the kitchen has one.



Drink the coconut. Fresh kurumba straight from the husk is everywhere on local islands and beats anything bottled.



No alcohol on local islands. Guesthouses run a fruit-juice and coconut bar instead; the resort cocktail is a separate trip.

DIG IN

The full menu with prices in the [food and drinks rundown](#), and the same dishes priced in the [What to Eat and Drink tool](#).

04

Routes and decisions

The two decisions that set the whole trip: which kind of island, and how you reach it. Then the itineraries that fall out of them.

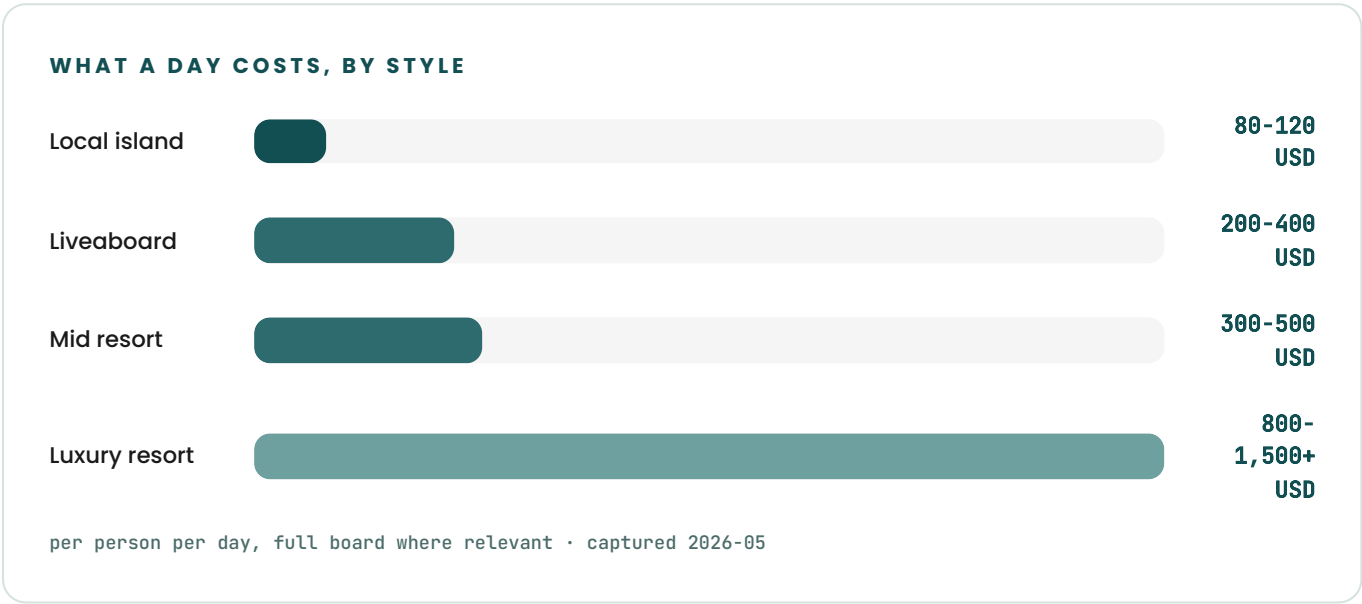
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How transfers from Male work	21
A 7-day local-island hop	22
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Resort, local island, or liveaboard

the one decision that sets the budget • real price bands per day

This is the decision. Everything downstream, the transfer, the dress code, whether you can buy a beer, follows from it. A local island is roughly a tenth of a resort and trades privacy and alcohol for culture and price. A liveaboard is the diver's answer, cheaper than a resort and with the range neither land option has. The price bars below are per person, per day, captured for this edition.



BUDGET • INDEPENDENT

Local island

80-120 USD/day

- Guesthouse, half board
- Modest dress, bikini beach
- No alcohol, real village

DIVER • SERIOUS

Liveaboard

200-400 USD/day

- Sleep on the boat a week
- 3-4 dives a day, far reefs
- Alcohol allowed onboard

COUPLE • COMFORT

Mid resort

300-500 USD/day

- Private island, house reef
- Speedboat transfer, near atolls
- Bar, spa, no rules

HONEYMOON • SPLURGE

Luxury resort

800-1,500+/day

- Overwater villa
- Seaplane transfer, far atolls
- The postcard, at the postcard price

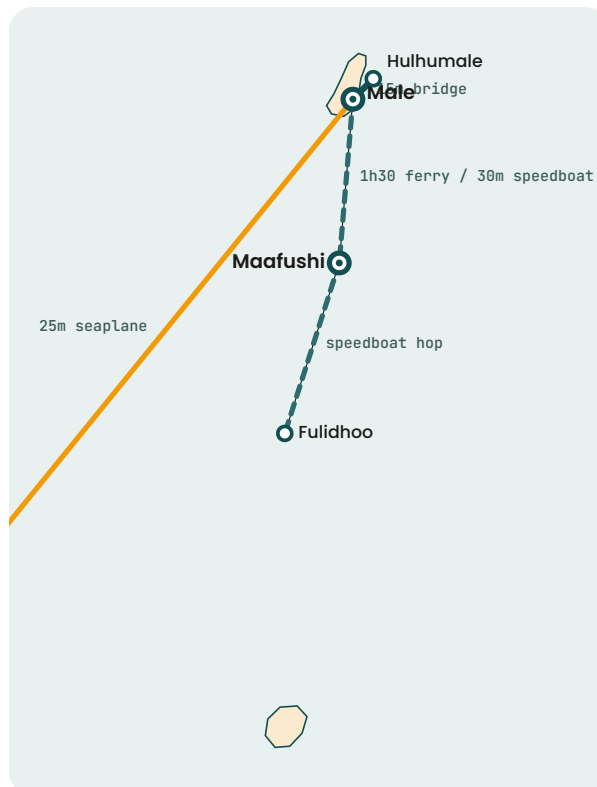
THE FULL PICTURE

The full model in the [budget breakdown](#), your numbers in the [Trip Budget Calculator](#), and live rooms in every band on [Booking.com](#).

How transfers from Male work

your island choice is really a transfer choice

Every trip starts at Velana International (MLE) and then takes a boat or a small plane to the island. Which one quietly decides the cost and the reach. A public ferry is a few dollars but slow and infrequent. A shared speedboat is fast and cheap but short-range, which is why the budget islands cluster near Male. A domestic flight reaches the far atolls. The seaplane is the gorgeous, expensive option: daytime-only, weather-dependent, and the reason far resorts cost what they do.



GO DEEPER The island-hopping detail in the [domestic flights guide](#) and the on-the-ground transport notes in the [getting-around page](#).

The split, and the liveaboard week

two more shapes • mix budget with one resort splurge, or dive all week

Two trips that suit people the straight local-island week does not. The split mixes cheap island days with a short resort finish, the most popular upgrade for couples and families. The liveaboard is the diver's whole holiday on a boat.

COUPLE • 7D • SPLIT

Local island, then a resort finish

~1,800 USD for 2

- Maafushi 3n: excursions, reef
- Speedboat to a near resort
- Resort 2n: villa, bar, spa

FAMILY • 8D • SPLIT

Quiet island plus a soft resort end

~3,600 USD family of 4

- Thoddoo or Ukulhas 4n: calm
- House reef and sandbank days
- Family resort 3n: pool, kids club

DIVER • 7D • LIVEABOARD

Central atolls dive week

~1,600 USD per diver

- Sleep on the boat, North and South Male
- 3-4 dives a day, channels and thilas
- Mantas, sharks, a wreck

DIVER • 10D • SEASON

Best of Maldives, manta season

~2,600 USD per diver

- Ari and Baa in the manta window
- Hanifaru snorkel, whale sharks
- The long-range itinerary, Jun-Nov

READ ON

The 7-day worked example in the [itinerary page](#), dive logistics in the [diving page](#), and rooms on either side of a split through [Booking.com](#).

Where to stay, by island

guesthouse areas, live prices, and the excursions to pre-book

Guesthouses cluster tight on a local island, so the choice is the island, not the street. Pull live prices before you commit, and book the headline excursion ahead in season; a whale-shark or Hanifaru day sells out faster than a room does.

Maafushi (Kaafu)

guesthouse **60 USD** boutique **110 USD** near resort **250 USD**

The busiest local island and the easiest base: most guesthouses, every excursion, a 30-minute speedboat from Male. [See what a room costs on Maafushi tonight](#) before you book, or scan the dorm-style beds on [Hostelworld](#).

Dhigurah (South Ari)

guesthouse **70 USD** boutique **120 USD** dive package **160 USD**

The whale-shark base: a long sandbar island, quieter than Maafushi, snorkel-led. Compare the guesthouses on the [live Dhigurah map](#), with the budget end listed on [Hostelworld](#).

Fulidhoo (Vaavu)

guesthouse **65 USD** boutique **105 USD** full board **140 USD**

Tiny, friendly, and shark-rich: nurse sharks and stingrays off the jetty, channel dives, bioluminescence nights. Check rooms on the [Fulidhoo live map](#); the cheapest beds show on [Hostelworld](#).

EXCURSIONS TO PRE-BOOK

Most day trips are arranged on the island, but the big-animal days fill up. Reserve the whale-shark and Hanifaru manta trips ahead in season; the sandbank, dolphin and snorkel-safari trips can wait until you arrive. Browse what is running at your base through the [tours on GetYourGuide](#).

05

When to go

Two monsoons, two trips. The dry season for sun and clear water, the wet season for the mantas and the lower bill. Plus what Ramadan changes.

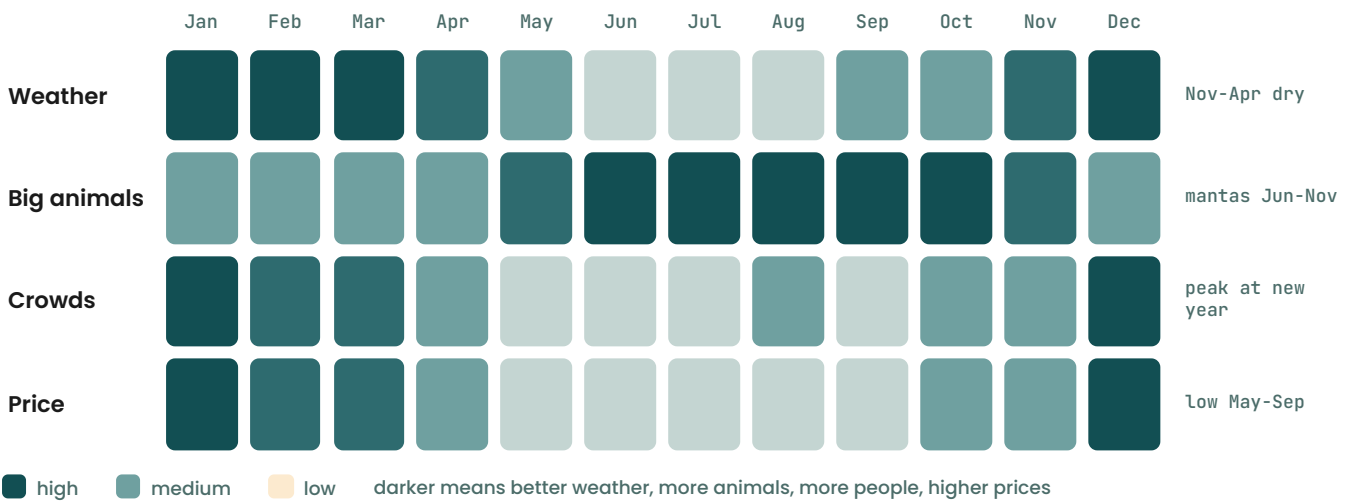
IN THIS CHAPTER

Weather, water, crowds, price

Weather, water, crowds, price

12-month calendar · the dry window vs the big-animal window

Two monsoons run the year. The northeast monsoon from November to April is the dry season: sun, calm seas, and the clearest water for diving. The southwest monsoon from May to October is wetter and windier, and cheaper, and it is when the plankton blooms that bring the manta and whale-shark aggregations to the southern atolls. The peak holiday weeks around the new year are calm but expensive. Ramadan shifts the rhythm on local islands.



source: best-travel-time dataset and Open-Meteo averages · captured 2026-05-17

THE HONEST TRADE-OFF

Want sun and visibility? Come November to April and pay more, but skip the new-year peak. Want mantas and whale sharks at Hanifaru, and a cheaper room? Come June to October and accept more cloud, wind, and the odd rained-out boat day. There is no single best month, only the two trips the two monsoons make. If your dates touch Ramadan, expect quieter local islands, shorter daytime cafe hours, and a calmer pace; resorts run as normal.

MORE ON THE SITE

The month-by-month detail in the [best-time-to-visit write-up](#), the same data mapped in the [Best Time to Travel tool](#), and the year's dates in the [public holidays calendar](#).

06

Practical

The enormous cost spread on one receipt, what to book and when, how money and transfers work, and the carry-on for a reef-and-sun trip.

IN THIS CHAPTER

What a day really costs	28
Book in this order	29
Money, dollars, and visa	30
Bed, bag, signal	31

What a day really costs

the spread is enormous • 90 vs 300 vs 1,200 USD

No country in this series has a cost spread like the Maldives. The same day, the same reef, the same sun, lands anywhere from 90 to 1,200 USD depending on the row you booked back on page 20. Here is each one as a receipt, so you can see exactly where the money goes.

A DAY IN THE MALDIVES * local island * guesthouse, half board55.00 lunch, island cafe6.00 short eats + coconut3.00 shared excursion, split20.00 mask rental / tips4.00 water + sundries2.00 TOTAL / DAY~90 USD country-comparison data • 2026-05	A DAY IN THE MALDIVES * mid resort * resort room, per person180.00 half-board surcharge50.00 transfer, amortised30.00 one dive or excursion25.00 bar tab15.00 TOTAL / DAY~300 USD country-comparison data • 2026-05	A DAY IN THE MALDIVES * luxury resort * overwater villa, pp800.00 full board + dining180.00 seaplane, amortised120.00 spa + privateincl. excursionabove service + green tax~100.00 TOTAL / DAY~1,200 USD country-comparison data • 2026-05
--	---	--



Resort quotes hide a green tax, a service charge and GST, often 25 to 30 percent on top. Read the small print before you compare.



The local-island figure assumes you share excursions. Two private boat days a week is the single biggest add to a budget trip.

Book in this order

four things before you fly • the visa is free on arrival

The Maldives rewards booking the right things early and ignoring the rest. The visa is the easy part: it is free on arrival for everyone, no application, so the real list is flights, the first island with its transfer, insurance, and an eSIM.

8 wk
before

International flights

Fares to Male bottom out around eight weeks ahead for the dry-season peak. The new-year weeks are the most expensive; shoulder months are far cheaper.

[Compare fares on Aviasales](#)

6 wk
before

First island + its transfer

Book the first island together with how you reach it. Seaplane resorts sell their own slot, the public ferry runs a fixed timetable, and an onward booking is needed to enter.

[Find a stay on Booking.com](#)

4 wk
before

Travel insurance

Take cover with strong medical and evacuation limits, and diving included to your certification depth if you plan to dive. A boat evacuation from a remote atoll is the real risk.

[Compare cover and advice](#)

1 wk
before

eSIM

Install before departure and activate on landing. 5 to 10 GB covers a week of maps, weather checks and uploads between islands.

[Set up a Saily eSIM](#)



Passport rule: six months validity beyond arrival, plus an onward ticket and a confirmed island booking. The visa itself is free.



File the IMUGA Traveller Declaration online within 96 hours of arrival and departure. It is quick, free, and asked for at the airport.

Money, dollars, and visa

USD is the working currency • free 30-day visa on arrival

The Maldives runs on US dollars in practice. The rufiyaa exists and locals use it, but resorts, transfers and most guesthouses price and take payment in dollars, at roughly 15.4 rufiyaa to one. Cards work at resorts and larger guesthouses; carry some small dollar notes for local-island cafes, tips and the public ferry. The visa is the simplest part of the whole trip.

ITEM	LOCAL ISLAND	RESORT
Bed, per night per person	USD 30-60	USD 250-800
Local meal / resort dinner	USD 5-7	USD 40-90
Shared excursion	USD 20-90	USD 60-200
Beer / cocktail	not available	USD 9-18
Bottle of water	USD 0.50	USD 4-6

verified 2026-05-15 • per-category numbers in the budget guide

THE VISA, BRIEFLY

Every nationality gets a free 30-day visa on arrival, no application and no fee. You need a passport valid six months out, an onward ticket, and a confirmed booking at a resort or a registered guesthouse. The only paperwork is the free IMUGA Traveller Declaration, filed online within 96 hours of arrival. There is no need to buy a visa from any third party.



Bring clean, newer USD notes. Local cafes and ferries take dollars, but worn or pre-2013 bills are sometimes refused.



No alcohol comes through customs. Bottles in your bag are held at the airport and returned when you fly out. Drink on resorts or safari boats only.

KEEP READING The notes in the [currency basics](#), the entry rules in the [visa page](#), and your passport checked in the [Visa Checker](#).

Bed, bag, signal

rooms • the reef-and-sun carry-on • eSIM

BED

For resorts and most guesthouses, [Booking.com](https://www.booking.com) has the deepest inventory and free-cancellation rates; the cheaper guesthouse beds also show on [Hostelworld](https://www.hostelworld.com). Book the first island ahead, since an onward booking is needed to enter; the later islands can be arranged as you go.

BAG: THE REEF-AND-SUN CARRY-ON

- | | |
|---|---|
| ☐ Reef-safe (oxybenzone-free) sunscreen SPF 50, plus a rash vest for all-day snorkelling | ☐ Reef shoes or sturdy sandals for coral and jetties |
| ☐ Your own mask and snorkel; a thin 3mm shorty if you feel the cold on long swims | ☐ A dry bag for boat days, and a waterproof phone pouch |
| ☐ Two pairs of swimwear and quick-dry clothes | ☐ Starter med-kit: rehydration salts, paracetamol, seasickness tablets, antiseptic |
| ☐ One modest set for the village: shoulders and knees covered for local islands | ☐ Type D/G/J/K/L plug adapter and a power bank |
| | ☐ Cash in clean USD notes, split across two places |

Signal. Buy an eSIM the day before you fly and activate it on landing. Local-island coverage is good and resort wifi is variable, so a data plan keeps maps, weather and ferry updates working between islands. 5 to 10 GB covers a week.

pack-lightly.com/the-maldives/sim-card-esim/

Set up a Saily eSIM

THE LONG VERSION

The full list in the [packing list](#), what to wear where in the [dress code page](#), and data plans in the [SIM and eSIM breakdown](#).

07

Safe and smart

The sea is the only real hazard, the etiquette is a conservative Muslim country's, and a few realities surprise first-timers. None of it is hard once you know it.

IN THIS CHAPTER

Sun, sea, and current	33
What surprises people	34
Reef and island etiquette	35
Emergency and Dhivehi phrases	36

Sun, sea, and current

crime is rare • the water is the thing that hurts people

The Maldives is one of the safer places you can travel. Violent crime against tourists is rare, and the islands are calm. The genuine hazards are the natural ones: the equatorial sun that burns faster than you expect, and the channel currents that run hard between atolls. Almost every incident that needs help is a sea incident, not a street one. Respect the water and the trip is close to risk-free.

HAZARD 01

Channel currents

Water moves fast through the gaps between atolls, where the best reefs are. A drift can carry a snorkeller off the reef and out to open sea before they notice.

The fix: snorkel and dive with the guide and the boat, never alone off a channel. Wear a bright float, and swim across a current to the reef, not against it.

HAZARD 02

The equatorial sun

You are on the equator with sun bouncing off white sand and water. A morning snorkel burns a back through a thin shirt, and reflected glare doubles the dose.

The fix: a rash vest for all-day water, reef-safe SPF 50 on everything else, reapplied. Shade between eleven and three; the sun here is not the Mediterranean.

HAZARD 03

Reef cuts and stings

Coral cuts go septic in warm water, fire coral stings, and a stonefish or stingray in the shallows is a rare but real problem if you stand where you cannot see.

The fix: never touch or stand on coral, wear reef shoes in the shallows, and shuffle your feet on sandy bottoms. Clean any cut hard and watch it.

HAZARD 04

Remote evacuation

A serious problem on a far atoll means a boat or seaplane to the hospital in Male, which takes time and money. The good clinics are central, not local.

The fix: carry insurance with sea and air evacuation cover, and dive within your certification. The decompression chamber and main hospital are in the capital.

ON THE WEBSITE

The full safety picture in the [safety breakdown](#), the hospitals in the [hospitals and pharmacies page](#), and shots in the [vaccinations rundown](#).

What surprises people

the realities the brochure skips, and why they are fine

The villa adverts leave a few things out. None of them ruin a trip, but knowing them ahead means you book the right island and arrive with the right expectations. Most of these only apply to local islands; resorts run as their own bubble.

ON LOCAL ISLANDS

No nightlife, and no alcohol

A local island is a working Muslim village, so quiet is the default.

- **Evenings** dinner, a walk, the stars, an early night
- **Drinks** juice and coconut bars; no bar, by law
- **For a drink** a resort day trip or a safari boat
- **Upside** the quiet is the product you came for

DRESS

Cover up off the bikini beach

Swimwear is for the screened bikini beach, not the village or the jetty.

- **Village** shoulders and knees covered, both sexes
- **Swimming** the designated bikini beach only
- **Snorkel trips** a rash vest doubles as modest and sun-safe
- **Resorts** no rules at all on a private island

RAMADAN

A slower month on local islands

During Ramadan, daytime island life winds down out of respect for the fast.

- **Cafes** many close in daylight, reopen after dusk
- **Pace** excursions still run, just quieter
- **Etiquette** avoid eating and drinking openly in the village by day
- **Resorts** unaffected; they serve as normal

IT ADDS UP

The transfers and extras stack

The room is rarely the whole bill; getting there and getting out on the water is.

- **Transfers** a seaplane can match a night's room
- **Excursions** the big-animal days are the spend
- **Resort taxes** 25 to 30 percent on top of the quote
- **Water** bottled is pricey; refill where you can

MORE DETAIL The customs and norms in the [culture page](#), what to pack and wear in the [dress code rundown](#), and the year's holidays in the [public holidays calendar](#).

Reef and island etiquette

protect the coral · respect a conservative Muslim community

Two codes overlap here: the one that keeps the reef alive, and the one that keeps you a welcome guest in someone's village. Both are simple, and both matter more than anywhere else because the whole product is a fragile reef and a small community.

DO NOT

Touch or stand on coral

A single fin kick or handhold kills decades of growth and cuts you. Float flat, keep your fins up, and never steady yourself on the reef.

DO

Wear reef-safe sunscreen

Oxybenzone and octinoxate bleach coral. Use a mineral, reef-safe SPF, and a rash vest so you need less of it in the water.

DO NOT

Wear swimwear in the village

Bikinis and bare chests belong on the designated bikini beach. In the village, cover shoulders and knees, both men and women.

DO NOT

Feed or chase the wildlife

No feeding fish, rays or sharks, and no chasing turtles or mantas. Keep your distance; the animals set the pace, not you.

DO

Ask before photographing people

Especially women and inside the village. A smile and a nod first; many are happy, some prefer not, and either is fine.

DO NOT

Bring alcohol, pork, or drugs ashore

All are illegal on inhabited islands and drugs carry severe penalties. Alcohol is held at the airport; keep pork and anything illicit out entirely.

DO

Respect prayer times and Friday

Things pause for the five daily prayers and slow on Friday. Plan boats and shopping around them, and keep noise down near the mosque.

DO

Refill water, refuse single-use plastic

Islands drown in imported plastic bottles. Carry a bottle, use the refill stations many guesthouses now run, and bag your own litter off boats.

WORTH A READ

The traditions and etiquette in the [culture page](#), and the conservation context around the reefs in the [diving rundown](#).

Emergency numbers and eight phrases

save the numbers now • a little Dhivehi goes a long way

POLICE

119

nationwide

AMBULANCE

102

nationwide

FIRE

118

nationwide

COAST GUARD

191

sea rescue

IGMH HOSPITAL

Male

main, with chamber

YOUR GUESTHOUSE

save it

first call on an island

EIGHT DHIVEHI PHRASES THAT OPEN DOORS		
ENGLISH	DHIVEHI (PHONETIC)	NOTES
Hello	assalaamu alaikum	the standard greeting
Thank you	shukuriyaa	always welcome
Yes / No	aan / noon	the basics
How much?	kihaa varakah?	for cafes and boats
Good / nice	rangalhu	all-purpose approval
Fish	mas	the heart of the menu
Water	fen	ask for it cold, fini
Help!	ehee! (ehyvey)	emergencies only

 Save 102, the coast guard 191, and your guesthouse number before the first boat day. On an island, the guesthouse is your first call.

 These phrases print as a wallet card on page 38. English is widely spoken in tourism, but a word of Dhivehi changes the welcome.

08

Tools and reference

The live tools this guide was built from, the cut-out cards for your wallet, and the sources behind every number.

IN THIS CHAPTER

Take the live tools with you	38
Print cards: cut, fold, take	39
Sources and methodology	40
A note on the links	41

Take the live tools with you

scan to open · data updates after this edition prints

This guide is a snapshot; the tools behind it stay live. Scan a card to open the tool with the Maldives already loaded, useful for the numbers that move between editions: prices, dates, and your own passport rules.



Trip Budget Calculator

Maldives: 90 USD/day local island, 1,200 USD/day luxury resort.

[pack-lightly.com/
tool/budget-calculator/](https://pack-lightly.com/tool/budget-calculator/)



Country Map

Maldives islands and atolls mapped, from Male to South Ari.

[pack-lightly.com/
tool/country-map/](https://pack-lightly.com/tool/country-map/)



Best Time to Travel

Dry Nov-Apr for sun, wet Jun-Oct for the mantas. Month by month.

[pack-lightly.com/
tool/best-travel-time-worldmap/](https://pack-lightly.com/tool/best-travel-time-worldmap/)



Visa Checker

Free 30-day visa on arrival for all. Confirm your passport in seconds.

[pack-lightly.com/
tool/visa-checker/](https://pack-lightly.com/tool/visa-checker/)

Print cards: cut, fold, take

print at 100% scale • credit-card size, 85 x 54 mm

Print this page on A4 or US Letter at 100 percent (no fit-to-page), cut along the dashed lines, and the two cards live in your wallet for the trip. The form fields are interactive in Acrobat and iOS Preview if you would rather type than write.

DHIVEHI • ESSENTIALS <table border="0"> <tr> <td>Hello</td> <td>assalaamu alaikum</td> </tr> <tr> <td>Thank you</td> <td>shukuriyaa</td> </tr> <tr> <td>Yes / No</td> <td>aan / noon</td> </tr> <tr> <td>How much?</td> <td>kihaa varakah?</td> </tr> <tr> <td>Good</td> <td>rangalhu</td> </tr> <tr> <td>Fish / Water</td> <td>mas / fen</td> </tr> <tr> <td>Help!</td> <td>ehee!</td> </tr> <tr> <td>No alcohol here</td> <td>local island rule</td> </tr> </table> pack-lightly.com	Hello	assalaamu alaikum	Thank you	shukuriyaa	Yes / No	aan / noon	How much?	kihaa varakah?	Good	rangalhu	Fish / Water	mas / fen	Help!	ehee!	No alcohol here	local island rule	EMERGENCY • MALDIVES <table border="0"> <tr> <td>Police</td> <td>119</td> </tr> <tr> <td>Ambulance</td> <td>102</td> </tr> <tr> <td>Fire</td> <td>118</td> </tr> <tr> <td>Coast Guard</td> <td>191</td> </tr> <tr> <td>Main hospital</td> <td>IGMH, Ma'le</td> </tr> <tr> <td colspan="2">My island: _____</td> </tr> <tr> <td colspan="2">Guesthouse: _____</td> </tr> <tr> <td colspan="2">Insurance #: _____</td> </tr> </table>	Police	119	Ambulance	102	Fire	118	Coast Guard	191	Main hospital	IGMH, Ma'le	My island: _____		Guesthouse: _____		Insurance #: _____	
Hello	assalaamu alaikum																																
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Main hospital	IGMH, Ma'le																																
My island: _____																																	
Guesthouse: _____																																	
Insurance #: _____																																	

Left card front, right card back: print double-sided on the short edge and they fold into one.

Lost the guide, kept the card? The QR opens the live Maldives hub with every page this guide links to, plus updates published after this edition went to print.

pack-lightly.com/the-maldives/



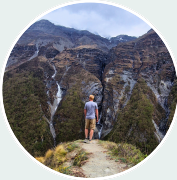
Photograph both cards before you cut. A phone copy of the emergency card still works when the wallet is back at the guesthouse.



Write your island and guesthouse on the back before the first boat day. Skippers and ferry staff place you in one glance.

Sources and methodology

every number traces to a dated source



WRITTEN BY

Wouter van Kemenade

Founder of Pack Lightly. Twenty-plus countries on the ground, with a performance-marketing background and data-led travel writing. Every number in this guide is verified against a source listed below; if a price moves more than a little between editions, the live tool and the website carry the current figure.

SOURCES USED IN THIS EDITION

1. Guesthouse and resort pricing: Booking and Hostelworld snapshot 2026-05-14, across Maafushi, Dhigurah and Hulhumale.
2. Currency: working-rate of 15.4 rufiyaa to the US dollar, 2026-05-15; resorts and transfers price in USD.
3. Visa policy: the official Maldives immigration portal (imuga.immigration.gov.mv), retrieved 2026-05-15. Free 30-day visa on arrival for all nationalities.
4. Transfer fares: published ferry and speedboat schedules and resort transfer quotes, captured 2026-05.
5. Travel advisories: FCDO and US State Department, last update 2026-04-30.
6. Climate and seasons: Open-Meteo and best-travel-time dataset, captured 2026-05-17.
7. Pack Lightly Maldives cluster pages, retrieved 2026-06-10: [visa](#) · [budget](#) · [diving](#) · [best time](#).

Methodology. Pack Lightly's country scores aggregate eleven dimensions into the 0-100 scorecard on page 5, re-scored every six months; the last full re-score ran February 2026. Cost figures come from the country-comparison dataset (90 / 300 / 1,200 USD a day), climate verdicts from the best-travel-time data, and the resort-versus-local-island bands from a Booking and Hostelworld snapshot.

What changed in edition 2026.06: first release on the v2 design standard. Next planned update: December 2026. Not covered here in depth: a resort-by-resort review, surf-charter logistics, and the technical-diving scene, each of which has its own page on the website.

Photo credits. Every photograph is sourced from Wikimedia Commons under a Creative Commons or public-domain license. The full per-image list, with each photographer and license, is on the next page. The cover shows a Maldivian atoll and lagoon.

Image credits

every photo, its author and license

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1. **Aerial atoll and lagoon.** Wikimedia Commons contributor, CC0.

2. **Capital, Male.** Wikimedia Commons contributor, CC BY-SA 3.0.

3. **Coral-stone mosque, Male.** Wikimedia Commons contributor, CC BY-SA 4.0.

4. **Cover: aerial view of Anantara Kihavah.** Wikimedia Commons contributor, CC BY-SA 4.0.

5. **Garudhiya.** Wikimedia Commons contributor, CC BY 4.0.

6. **Inhabited local island.** Wikimedia Commons contributor, CC BY-SA 4.0.

7. **Local island, Maafushi.** Wikimedia Commons contributor, CC BY 2.0.

8. **Maafushi local island and lagoon.** Wikimedia Commons contributor, CC BY 2.0.

9. **Male skyline.** Wikimedia Commons contributor, CC BY-SA 3.0.
10. **Male waterfront.** Wikimedia Commons contributor, CC BY-SA 3.0.

11. **Manta ray at a cleaning station.** Wikimedia Commons contributor, CC BY-SA 2.0.

12. **Manta ray on the reef.** Wikimedia Commons contributor, CC BY-SA 3.0.

13. **Mas huni.** Wikimedia Commons contributor, CC BY-SA 3.0.

14. **Overwater villas, Maldives.** Wikimedia Commons contributor, CC BY-SA 4.0.

15. **Private resort island.** Wikimedia Commons contributor, CC BY-SA 4.0.

16. **Reef shark on the house reef.** Wikimedia Commons contributor, CC BY-SA 4.0.

17. **Sandbank at low tide.** Wikimedia Commons contributor, CC BY 3.0.

Tour data and prices: Viator Partner API, captured June 2026. Author portrait and brand marks: Pack Lightly.

A note on the links in this guide

disclosure · why this guide is free

This guide is free because some of the booking links inside it are affiliate links. When a reader books a stay, a transport leg, or an eSIM through one of those links, the merchant pays Pack Lightly. The reader pays the same price either way.

The pick comes before the partner. An island, a transfer or a stay is chosen for the trip it makes, and where a partner link exists for it that link is used; where none does, the plain link still points there. A resort that overcharges is still flagged, and the cheaper local-island route is recommended where it wins.

Questions, corrections, or a place you tested that belongs in the next edition: write to hello@pack-lightly.com.

Partners linked in this edition: Aviasales · Booking.com · Saily · Hostelworld · Stay22 · GetYourGuide · via Travelpayouts



Links can outlive a print run. If one stops working, the live version of every page in this guide sits under pack-lightly.com/the-maldives.



This file is versioned; the edition is on the cover. The next planned update lands December 2026 and replaces this file at the same download.