

## COUNTRY AND PORTFOLIO INDICATORS, AND ASSISTANCE PIPELINE

**Table A1.1: Progress Toward the Millennium Development Goals and Targets**

Goals and Targets	Country Status
<b>Goal 1: Eradicate Extreme Poverty and Hunger</b>	
Target 1: Halve, between 1990 and 2015, the proportion of people whose income is less than \$1/day.	The Maldives undertook its first national survey on poverty in 1998. It showed that 43% of the population is below the poverty line of Rf15 (\$1.30 as of 1998). The Government and the Asian Development Bank have entered into the poverty reduction partnership agreement, which aims to reduce poverty incidence to 25% by 2015.
Target 2: Halve, between 1990 and 2015, the proportion of people who suffer from hunger.	There is no incidence of hunger/abject poverty.
<b>Goal 2: Achieve Universal Primary Education</b>	
Target 3: Ensure that, by 2015, children everywhere, boys and girls alike, will be able to complete a full course of primary schooling.	100% enrollment to primary schools has been achieved. However, only 80% complete primary schooling.
<b>Goal 3: Promote Gender Equality and Empower Women</b>	
Target 4: Eliminate gender disparity in primary and secondary education, preferably by 2005, and in all levels of education no later than 2015.	The ratio of girls to boys enrolled in primary and secondary schools has been 100%.
<b>Goal 4: Reduce Child Mortality</b>	
Target 5: Reduce by two thirds, between 1990 and 2015, the under-5 mortality rate.	The under-5 mortality rate per 1,000 live births has been reduced from 48 in 1990 to 26 in 2001.
<b>Goal 5: Improve Maternal Health</b>	
Target 6: Reduce by three quarters, between 1990 and 2015, the maternal mortality ratio (MMR).	The MMR per 100,000 live births has been reduced from 200 in 1990 to 143 in 2001.
<b>Goal 6: Combat HIV/AIDS, Malaria, and Other Diseases</b>	
Target 7: Have halted by 2015, and begun to reverse, the spread of HIV/AIDS.	The spread of HIV/AIDS has been insignificant.
Target 8: Have halted by 2015, and begun to reverse, the incidence of malaria and other major diseases.	Communicable diseases including malaria, leprosy, and filariasis are under control.
<b>Goal 7: Ensure Environmental Sustainability</b>	
Target 9: Integrate the principles of sustainable development into country policies and programs and reverse the loss of environmental resources.	Preservation of the ecosystem is one of the key development items for the country under the Sixth National Development Plan (2001–2005).
Target 10: Halve, by 2015, the proportion of people without sustainable access to safe drinking water.	The proportion has increased to 91% in 1998 from 58% in the early 1980s.
Target 11: By 2020, achieve a significant improvement in the lives of at least 100 million slum dwellers.	There are no slum dwellers.

HIV/AIDS = human immunodeficiency virus/acquired immunodeficiency syndrome.

Table A1.2: Country Economic Indicators

Item	Fiscal Year				
	1998	1999	2000	2001	2002
<b>A. Income and Growth</b>					
1. GDP per Capita (\$, current)	2,071	2,214	2,300	2,258	2,201
2. GDP Growth (% in constant prices)	8.2	7.2	4.8	3.5	4.3
Agriculture	7.0	3.5	-0.7	5.1	9.6
Industry	17.2	12.4	1.6	8.1	1.4
Services	8.9	6.8	6.0	2.4	4.3
<b>B. Saving and Investment (current and market prices)</b>					
			(% of GDP)		
1. Gross Domestic Investment	—	—	—	—	—
2. Gross National Saving	—	—	—	—	—
<b>C. Money and Inflation</b>					
			(annual % change)		
1. Consumer Price Index	-1.4	3.0	-1.2	0.7	0.9
2. Total Liquidity (M2)	22.8	3.6	4.1	9.0	19.3
<b>D. Government Finance</b>					
			(% of GDP)		
1. Revenue and Grants	30.4	32.1	32.3	33.0	33.7
2. Expenditure and Onlending	32.3	36.1	36.7	37.7	41.1
3. Overall Fiscal Surplus (Deficit)	-1.9	-4.1	-4.4	-4.7	-7.4
<b>E. Balance of Payments</b>					
1. Merchandise Trade Balance (% of GDP)	-41.9	-44.5	-37.4	-37.9	-33.0
2. Current Account Balance (% of GDP)	-4.5	-13.4	-8.2	-9.2	-7.5
3. Merchandise Export (\$) Growth (annual % change)	6.7	-4.3	18.8	1.4	18.1
4. Merchandise Import (\$) Growth (annual % change)	1.5	13.6	-3.4	1.3	-2.4
<b>F. External Payments Indicators</b>					
1. Gross Official Reserves (including gold, \$ million)	119.9	128.5	124.1	94.3	134.5
In months of current year's imports of goods	4.1	3.8	3.8	2.9	4.1
2. External Debt Service (% of exports of goods and services)	3.5	3.9	4.2	4.3	4.5
3. Total External Debt (% of GDP)	34.2	31.5	28.5	29.1	36.0
<b>G. Memorandum Items</b>					
1. GDP (current prices, Rf million)	6,356.9	6,935.4	7,348.4	7,650.8	8,063.3
2. Exchange Rate (Rf/\$, average)	11.77	11.77	11.77	12.29	12.80
3. Population (million)	0.26	0.27	0.27	0.28	0.28

— = not available, GDP = gross domestic product.

Sources: Ministry of Planning and National Development and Maldives Monetary Authority.

**Table A1.3: Country Poverty and Social Indicators**

Item	Period		
	1990	1995	Latest Year
<b>A. Population Indicators</b>			
1. Total Population (million)	0.21	0.24	0.28 (2002)
2. Annual Population Growth Rate (% change)	3.4 (1985–1990)	2.7 (1990–1995)	1.9 (1995–2000)
<b>B. Social Indicators</b>			
1. Total Fertility Rate (births/woman)	—	5.4	2.8 (2000)
2. Maternal Mortality Rate (per 100,000 live births)	200	—	143 (2001)
3. Infant Mortality Rate (below 1 yr/1,000 live births)	34	32	21 (2000)
4. Life Expectancy at Birth (years)	65	70	71 (2000)
Female	—	—	72 (2000)
Male	—	—	71 (2000)
5. Adult Literacy (%)	98	—	99 (1999)
Female	—	—	99 (1999)
Male	—	—	99 (1999)
6. Primary School Gross Enrollment (%)	—	—	98 (1999)
7. Secondary School Gross Enrollment (%)	—	—	50 (1998)
8. Child Malnutrition (% below age 5)	56.1 (1980–1985)	—	39 (1990–1997)
9. Population Below Poverty Line (International, %)	—	—	43 <sup>a</sup> (1998)
10. Population with Access to Safe Water (%)	58 (1980–1985)	—	91 (1998)
11. Population with Access to Sanitation (%)	—	—	84 (1998)
12. Public Education Expenditure (% of GDP)	—	4.7	7.7 (2000)
13. Human Development Index	0.497	—	0.739 (1999)
Rank	112/173	—	77/162 (1999)
14. Gender-Related Development Index	—	—	0.735 (1999)
Rank	—	—	69/146 (1999)
<b>C. Poverty Indicators</b>			
1. Poverty Incidence	—	—	43 <sup>a</sup> (1998)
2. Percent of Poor to Total Population	—	—	43 <sup>a</sup> (1998)
Malé	—	—	20 (1998)
Atolls	—	—	50 (1998)
3. Poverty Gap	—	—	—
4. Poverty Severity Index	—	—	—
5. Inequality (Theil L Index)	—	—	—
6. Human Poverty Index	—	—	15.8 (1998)
Rank	—	—	25/90 (1998)

— = not available, GDP=gross domestic product.

<sup>a</sup> Based on Rf15 (\$1.30 as of 1998) per day per person.

Sources: Ministry of Planning and National Development. 1998. *Vulnerability and Poverty Assessment*. Malé; Ministry of Planning and National Development. 2001. *Sixth National Development Plan*. Malé; Ministry of Planning and National Development. 2001. *2001 Statistical Yearbook of Maldives*. Malé; United Nations Development Programme. 2001. *Human Development Report 2001*. New York; and the Government of Maldives.

Table A1.4: Country Environment Indicators

Indicator	1990	Latest Year	
<b>A. Energy Efficiency of Emissions</b>			
1. GDP/Unit of Energy Use (PPP\$/kgoe)	—	—	
2. Traditional Fuel Use (% of total energy use)	—	—	
3. Carbon Dioxide Emissions	—	—	
Tons	—	—	
Tons per capita	—	1.2	(1997)
<b>B. Water Pollution: Water and Sanitation</b>			
1. % Urban Population with Access to Safe Water	—	100	(1998)
2. % Rural Population with Access to Safe Water	—	88	(1998)
3. % Urban Population with Access to Sanitation	—	99	(1998)
<b>C. Land Use and Deforestation</b>			
1. Forest Area (million hectares)	—	0.0	(2000)
2. Average Annual Deforestation	—	0.0	(2000)
Square Kilometers	—	0.0	(2000)
% Change	—	0.0	(2000)
3. Rural Population Density (people/km <sup>2</sup> of arable land)	—	19,922	
4. Arable Land (% of total land)	—	—	
5. Permanent Cropland (% of total land)	—	—	
<b>D. Biodiversity and Protected Areas</b>			
1. Nationally Protected Area	—	0.0	(2000)
Million Hectares	—	0.0	(2000)
% of Total Land	—	0.0	(2000)
2. Mammals (number of threatened species)	—	0	
3. Birds (number of threatened species)	—	1	
4. Higher Plants (number of threatened species)	—	—	
5. Reptiles (number of threatened species)	—	—	
6. Amphibians (number of threatened species)	—	—	
<b>E. Urban Areas</b>			
1. Urban Population			
Millions	0.06	0.07	(2000)
% of Total Population	25.6	27.4	(2000)
2. Per Capita Water Use (liters/day)	—	—	
3. Wastewater Treated (%)	—	—	
4. Solid Waste Generated Per Capita (kg/day)	—	—	

— = not available, GDP = gross domestic product, kg = kilogram, kgoe = kilograms of oil equivalent, km<sup>2</sup> = square kilometer, PPP = purchasing power parity.

Sources: Ministry of Planning and National Development. 1998. *Vulnerability and Poverty Assessment* Malé; Ministry of Planning and National Development. 2000. *Population and Housing Census of Maldives 2000*, Malé; and United Nations Development Programme. 2001. *Human Development Report 2001*, New York; World Bank. *The Little Green Data Book 2002*. 2002. Washington, DC.

**Table A1.5: Development Coordination Matrix**

<b>Sector/Thematic/Area</b>	<b>ADB Strategy/Activities</b>	<b>Other Development Partners' Strategy/Activities</b>
Regional Development	Foster regional development by provision of economic and social infrastructure <ul style="list-style-type: none"> <li>- Regional Development Project (1999)</li> <li>- Regional Development Project (Phase II) (2004)</li> </ul>	IDB: Provision of infrastructure <ul style="list-style-type: none"> <li>- Cofinancing for ADB Regional Development Project</li> </ul>
Education	Develop postsecondary education and skills development <ul style="list-style-type: none"> <li>- Postsecondary Education Development Project (1998)</li> <li>- Postsecondary Education and Skills Development Project (2003)</li> </ul> Develop a master plan for the education sector <ul style="list-style-type: none"> <li>- Education Master Plan</li> </ul>	World Bank: Develop primary and secondary education and teacher training <ul style="list-style-type: none"> <li>- Third Education Development Project (2001)</li> </ul> AusAid: Provide scholarship programs for tertiary education.
Information and Communications	Establish government network and promote telecommunications sector reforms <ul style="list-style-type: none"> <li>- Information Technology Development Project (2001)</li> </ul>	UNDP: Promote community-based information utilization and formulate national information technology policy
Energy	Expansion of power supply capacity in Malé <ul style="list-style-type: none"> <li>- Third Power System Development Project (1997)</li> </ul> Promote electrification of outer islands <ul style="list-style-type: none"> <li>- Outer Islands Electrification Project (2001)</li> <li>- Islands Electrification Project (Phase II) (2006)</li> </ul>	Japan (JICA): Promote electrification of outer islands
Transport	Formulate a transport master plan <ul style="list-style-type: none"> <li>- Transport Master Plan (2002)</li> </ul> Develop transport system in the atolls <ul style="list-style-type: none"> <li>- Transport Infrastructure Development (2005)</li> </ul>	Kuwait Fund: Develop selected transportation infrastructure including airport upgrading and regional port  Denmark/DANIDA: Develop ports/harbors
Fisheries and Agriculture	Create employment opportunities in the atolls <ul style="list-style-type: none"> <li>- Commercialization of Agriculture and Mariculture (2004)</li> </ul>	World Bank: Formulate a fisheries sector master plan
Finance and Industry	Develop small and medium-sized enterprises (SMEs) in the atolls <ul style="list-style-type: none"> <li>- Commercialization of Agriculture and Mariculture (2004)</li> <li>- Development of Credit Schemes in the Atolls (2005)</li> <li>- Development of SMEs in the Atolls (2007)</li> </ul>	UNDP: Small-scale pilot programs for microcredit in selected outer islands  Commonwealth Secretariat: Advise on financial sector development and reforms  IFC: Establishment of a leasing company

Sector/Thematic/Area	ADB Strategy/Activities	Other Development Partners' Strategy/Activities
		IMF: Policy dialogue on financial sector reforms  IDB: Microcredit project in the atolls  World Bank: Establishment of a Financial Intelligence Unit
Health		WHO: Provide various assistance to augment human resource, improve health services delivery, reduce high maternal mortality rate, improve nutrition status, and promote health sector reforms  IDB: Construction and Upgrading of regional hospitals  UNICEF:
Good Governance and Capacity Building	Promote improved public sector management including better fiscal management and prepare for possible graduation from LDC status - Strengthening Public Accounting System Project (2002) - Revenue Diversification (2002) - Debt Management (2003) - Capacity Building for the National Statistical System (2003)	UNDP: Undertake poverty survey  IMF: Advise on fiscal, monetary, and foreign exchange policies  World Bank (with ADB): Public expenditure management
Private Sector Development	Telecommunications Sector Reforms - Information Technology Development Project (2001)	
Environmental Management	Address environmental concerns under various investment projects - Regional Development Project (1999) - Regional Development Project (Phase II) (2004)	Japan (JICA): Promote protection from coastal erosion and sea level rise - Seawall and water-break construction  Australia (AusAid): Facilitate protected area management

ADB = Asian Development Bank, DANIDA = Danish International Development Agency, IDB = Islamic Development Bank, IFC = International Finance Cooperation, IMF = International Monetary Fund, LDC = least developed country, UNDP = United Nations Development Programme, WHO = World Health Organization.

**Table A1.6: Portfolio Indicators—Portfolio Amounts and Ratings**  
(public sector loans, as of 31 December 2002)

Sector	Net Loan Amount		Total		Rating <sup>a</sup>								Potential Problem <sup>b</sup>		At Risk <sup>c</sup>	
					Highly Satisfactory		Satisfactory		Partly Satisfactory		Unsatisfactory					
	\$ million	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	(%)
Agriculture and Natural Resources	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Energy	15.2	34.1	2	33.3	—	—	2	33.3	—	—	—	—	—	—	—	—
Finance	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Industry and Nonfuel Minerals	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Multisector	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Others	5.1	11.4	1	16.7	—	—	1	16.7	—	—	—	—	—	—	—	—
Social Infrastructure	14.1	31.6	2	33.3	—	—	2	33.3	—	—	—	—	—	—	—	—
Transport and Communications	10.2	22.9	1	16.7	—	—	1	16.7	—	—	—	—	—	—	—	—
<b>Total</b>	<b>44.6</b>	<b>100.0</b>	<b>6</b>	<b>100.0</b>	<b>—</b>	<b>—</b>	<b>6</b>	<b>100.0</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>

No. = number.

<sup>a</sup> One rating for implementation progress and development objectives, based on the lower rating of either.

<sup>b</sup> Potential problem loans are satisfactory loans but have four or more risk factors associated with partly satisfactory or unsatisfactory performance.

<sup>c</sup> A loan is "at risk" if it is rated as partly satisfactory, as unsatisfactory, or as a potential problem.

Source: Asian Development Bank estimates.

**Table A1.7: Portfolio Indicators—Disbursements and Net Transfers of Resources**  
(public sector loans, as of 31 December 2002)

<b>Disbursements and Transfers</b>	<b>OCR</b>	<b>ADF</b>	<b>Total</b>
<b>Disbursements<sup>a</sup></b>			
Total Funds Available for Withdrawal (\$ million)	0.0	39.4	39.4
Disbursed Amount (\$ million, cumulative)	0.0	11.1	11.1
Percentage Disbursed (disbursed amount/total available)	0.0	28.2	28.2
Disbursements (\$ million, latest year)	0.0	6.3	6.3
Disbursement Ratio (%) <sup>b</sup>	0.0	19.6	19.6
<b>Net Transfer of Resources (\$ million)</b>			
1997	0.0	(0.1)	(0.1)
1998	0.0	(0.02)	(0.02)
1999	0.0	0.7	0.7
2000	0.0	2.2	2.2
2001	0.0	5.6	5.6

ADF = Asian Development Fund, OCR = ordinary capital resources.

<sup>a</sup> Includes all loans with disbursements during 2002.

<sup>b</sup> Ratio of disbursements during the year over the undisbursed net loan balance at the beginning of the year less cancellations during the year. Effective loans during the year have also been added to the beginning balance of undisbursed loans.

Source: Asian Development Bank estimates.

**Table A1.8: Portfolio Indicators—Evaluation Rating by Sector**  
(1998–2002)

Sector	Highly Successful		Successful		Partly Successful		Unsuccessful		No Rating		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Agriculture and Natural Resources	—	—	—	—	—	—	—	—	—	—	—	—
Energy	—	—	1	50.0	—	—	—	—	—	—	1	50.0
Finance	—	—	—	—	—	—	—	—	—	—	—	—
Industry and Nonfuel Minerals	—	—	—	—	—	—	—	—	—	—	—	—
Multisector	—	—	—	—	—	—	—	—	—	—	—	—
Others	—	—	—	—	—	—	—	—	—	—	—	—
Social Infrastructure	—	—	—	—	—	—	—	—	—	—	—	—
Transport and Communications	—	—	1	50.0	—	—	—	—	—	—	1	50.0
<b>Total</b>	—	—	<b>2</b>	<b>100.0</b>	—	—	—	—	—	—	<b>2</b>	<b>100.0</b>

Source: Asian Development Bank project (program) audit reports.

**Table A1.9: Portfolio Implementation Status**  
(public sector loans, as of 31 December 2002)

No.	Sector	Loan No.	Seg	Title	Net Loan Amount		Approval Date	Effective Date	Closing Date		Progress (% complete)
					OCR (\$ million)	ADF (\$ million)			Original	Revised	
1	ENE	1532	—	Third Power System Development	0.0	6.6	9 Sep 1997	17 Apr 1998	30 Jun 2001	30 Jun 2002	98
2	SOC	1637	—	Postsecondary Education Development	0.0	6.3	30 Sep 1998	20 Apr 1999	31 Jul 2004	—	48
3	SOC	1695	—	Regional Development	0.0	7.8	2 Sep 1999	2 Mar 2000	31 Dec 2004	—	47
4	T&C	1882	—	Information Technology Development	0.0	10.2	17 Dec 2001	31 Jul 2001	30 Jun 2005	—	—
5	ENE	1887	—	Outer Islands Electrification (Sector)	0.0	8.6	18 Dec 2001	25 Jul 2001	31 Dec 2005	—	—
6	OTH	1915	—	Strengthening of Public Accounting System	0.0	5.1	27 Sep 2002	—	30 Jun 2006	—	—
<b>Total</b>					<b>0.0</b>	<b>44.6</b>					

ADF = Asian Development Fund, ENE = energy, No. = number, OCR = ordinary capital resources, OTH = others, Seg = segment (pertaining to loans with more than one withdrawal authority), SOC = social infrastructure, T&C = transport and communications.  
Source: Asian Development Bank estimates.

**Table A1.9: Portfolio Implementation Status (continued)**

No.	Sector	Loan No.	Seg	Title	Cumulative Contracts/Commitments (\$ million)	Cumulative Disbursements (\$ million)	Rating		Potential Problem <sup>a</sup>	At Risk <sup>b</sup>
							IP	DO		
1	ENE	1532	—	Third Power System Development	6.1	5.1	S	HS	No	No
2	SOC	1637	—	Postsecondary Education Development	2.9	1.6	S	S	No	No
3	SOC	1695	—	Regional Development	4.8	4.3	S	S	No	No
4	T&C	1882	—	Information Technology Development	0.5	0.0	S	S	No	No
5	ENE	1887	—	Outer Islands Electrification (Sector)	1.4	0.1	HS	HS	No	No
6	OTH	1915	—	Strengthening of Public Accounting System	—	—	S	S	No	No
<b>Total</b>					<b>15.7</b>	<b>11.1</b>				

ADF = Asian Development Fund, DO = development objectives, ENE = energy, HS = highly satisfactory, IP = implementation progress, No. = number, OCR = ordinary capital resources, OTH = others, S = satisfactory, Seg = segment (pertaining to loans with more than one withdrawal authority), SOC = social infrastructure, T&C = transport and communications.

<sup>a</sup> "Yes" for loans with four or more risk factors associated with partly satisfactory or unsatisfactory performance.

<sup>b</sup> A loan is considered "at risk" if it is rated as "PS" or "U" in either implementation progress or development objectives, or if it is a potential problem loan.

Table A1.10: Assistance Pipeline for Lending Products, 2004–2006

Sector Project/Program Name	Poverty Classifi- cation	Thematic <sup>a</sup> Priority	Division	Year of Project Preparatory Assistance	Total	Cost (\$ million)				Cofi- nancing
						ADB		Gov't.	Cofi- nancing	
						OCR	ADF			
<b>2004 Firm Loan</b>										
<b>Social Infrastructure</b>										
Regional Development Project (Phase II)	PI	ENV	SASS	2002	8.0	0.0	6.0	6.0	2.0	tbd
<b>Total</b>					<b>8.0</b>	<b>0.0</b>	<b>6.0</b>	<b>6.0</b>	<b>2.0</b>	<b>tbd</b>
<b>2005 Firm Loan</b>										
<b>Transport and Communications</b>										
Transport Infrastructure Development	PI	ECO/PSD	SATC	2004	8.0	0.0	6.0	6.0	2.0	tbd
<b>Total</b>					<b>8.0</b>	<b>0.0</b>	<b>6.0</b>	<b>6.0</b>	<b>2.0</b>	<b>tbd</b>
<b>2006 Firm Loan</b>										
<b>Energy</b>										
Islands Electrification (Phase II)	PI	ECO	SAEN	2005	8.0	0.0	6.0	6.0	2.0	tbd
<b>Total</b>					<b>8.0</b>	<b>0.0</b>	<b>6.0</b>	<b>6.0</b>	<b>2.0</b>	<b>tbd</b>

ADB = Asian Development Bank, ADF = Asian Development Fund, ECO = economic growth, ENV = environment, HD = human development, OCR = ordinary capital resources, PI = poverty intervention, PSD = private sector development, SAEN = South Asia Energy Division, SATC = South Asia Transport and Communication Division, SASS = South Asia Social Sectors Division, tbd = to be determined.

<sup>a</sup> Thematic priority will be revised once its acronyms are finalized.

Source: Asian Development Bank.

**Table A1.11: Assistance Pipeline for Nonlending Products and Services, 2004–2006**

Sector Assistance Name	Responsible Division	Assistance Type	Sources of Funding				Total (\$'000)
			ADB		Others		
			Source	Amount (\$'000)	Source	Amount (\$'000)	
<b>2004</b>							
<b>Agriculture and Natural Resources</b>							
Commercialization of Agriculture and Mariculture	SAAE	ETSW	TASF	150	—	—	150
<b>Subtotal</b>				<b>150</b>	<b>—</b>	<b>—</b>	<b>150</b>
<b>Education</b>							
Education Master Plan	SASS	ETSW	TASF	350	—	—	350
<b>Subtotal</b>				<b>350</b>	<b>—</b>	<b>—</b>	<b>350</b>
<b>Transport and Communications</b>							
Transport Infrastructure Development	SATC	PP	Tbd	500	—	—	500
<b>Subtotal</b>				<b>500</b>	<b>—</b>	<b>—</b>	<b>500</b>
<b>Others</b>							
Country Economic Review	SAOC	ETSW	Staff/IAE	—	—	—	—
<b>Subtotal</b>				<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>
<b>Total</b>				<b>1,000</b>	<b>—</b>	<b>—</b>	<b>1,000</b>
<b>2005</b>							
<b>Energy</b>							
Islands Electrification (Phase II)	SAEN	PP	tbd	400	—	—	400
<b>Subtotal</b>				<b>400</b>	<b>—</b>	<b>—</b>	<b>400</b>
<b>Education</b>							
Human Resources Development Master Plan	SASS	ETSW	TASF	300	—	—	300
<b>Subtotal</b>				<b>300</b>	<b>—</b>	<b>—</b>	<b>300</b>
<b>Finance</b>							
Development of Credit Schemes in the Atolls	SAGF	ETSW/ID	TASF	300	—	—	300
<b>Subtotal</b>				<b>300</b>	<b>—</b>	<b>—</b>	<b>300</b>
<b>Total</b>				<b>1,000</b>	<b>—</b>	<b>—</b>	<b>1,000</b>
<b>Others</b>							
1. Poverty Assessment Update	SAOC	ETSW	SC/IAE	—	—	—	—
2. Governance and Institutional Assessment	SAOC/SAGF	ETSW/ID	SC/IAE	—	—	—	—
3. Private Sector Assessment	SAOC	ETSW	SC/IAE	—	—	—	—
4. County Economic Review	SAOC	ETSW	Staff/IAE	—	—	—	—
<b>Subtotal</b>				<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>
<b>Total</b>				<b>1,000</b>	<b>—</b>	<b>—</b>	<b>1,000</b>

Sector Assistance Name	Responsible Division	Assistance Type	Sources of Funding				Total (\$'000)
			ADB		Others		
			Source	Amount (\$'000)	Source	Amount (\$'000)	
<b>2006</b>							
<b>Multisector</b>							
Housing Support for Regional Development	SASS	ETSW	TASF	400	—	—	400
<b>Subtotal</b>				<b>400</b>	<b>—</b>	<b>—</b>	<b>400</b>
<b>Industry and Trade</b>							
Development of SMEs in the Atolls	SAGF	PP	tbd	600	—	—	600
<b>Subtotal</b>				<b>600</b>	<b>—</b>	<b>—</b>	<b>600</b>
<b>Others</b>							
1. Gender Assessment	SAOC	ETSW	SC/IAE	—	—	—	—
2. Environment Assessment	SAOC	ETSW	SC/IAE	—	—	—	—
3. Country Economic Review	SAOC	ETSW	SC/IAE	—	—	—	—
<b>Subtotal</b>				<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>
<b>Total</b>				<b>1,000</b>	<b>—</b>	<b>—</b>	<b>1,000</b>

— = not available, ADB = Asian Development Bank, ETSW = economic, thematic, and sector work, IAE = internal administrative expense, ID = institutional development, PP = project preparation, SAAE = South Asia Agriculture, Environment, and Natural Resource Division, SAEN = South Asia Energy Division, SAGF = South Asia Governance, Finance, and Trade Division, SAOC = South Asia Operations Coordination Division, SASS = South Asia Social Sectors Division, SATC = South Asia Transport and Communication Division, SC = staff consultant, SME = small and medium-sized enterprise, TASF = Technical Assistance Special Fund, tbd = to be determined.

Source: Asian Development Bank.

**Table A1.12: Lending Scenarios and Performance Triggers**

Low Case	Base Case	High Case
<ul style="list-style-type: none"> <li>The Government has not initiated its preparation process for a national development plan for 2006 onward.</li> </ul>	<ul style="list-style-type: none"> <li>The Government has initiated its preparation process for a national development plan for 2006 onward.</li> <li>The Government has set a timeframe of the preparation process.</li> </ul>	<ul style="list-style-type: none"> <li>A preparation process for the national development plan for 2006 onward has progressed.</li> <li>Consultations with stakeholders are ongoing.</li> </ul>
<ul style="list-style-type: none"> <li>Weak commitment to consolidate the increasing fiscal deficit</li> </ul>	<ul style="list-style-type: none"> <li>The Government's commitment to consolidate the increasing fiscal deficit</li> <li>Substantial progress in implementing key measures which will contribute to lowering the fiscal deficit including: new tax regimes have been in place, a new public accounting system has been put in place and a program budgeting has been a norm.</li> </ul>	<ul style="list-style-type: none"> <li>The Government's strong commitment to consolidate the increasing fiscal deficit</li> <li>Key measures which will contribute to lowering the fiscal deficit are fully in place: new tax regimes have been put in place, a new public accounting system has been put in place and a program budgeting has been a norm.</li> <li>The Government has set short- and medium-term targets for fiscal deficit.</li> </ul>
<ul style="list-style-type: none"> <li>The Government's poor actions to address employment of young people</li> </ul>	<ul style="list-style-type: none"> <li>The Government's actions to address employment of young people</li> <li>A plan/program has been announced to increase skills development and vocational training opportunities for young people</li> </ul>	<ul style="list-style-type: none"> <li>The Government's concrete actions to address employment of young people</li> <li>Skills development and vocational training opportunities for young people have been increased</li> </ul>
<ul style="list-style-type: none"> <li>Little progress in financial sector reforms</li> </ul>	<ul style="list-style-type: none"> <li>Progress in financial sector reforms</li> <li>Adoption of road maps to address key financial sector issues including introducing foreign banks, further developing the capital markets, further developing nonbank financial systems, introducing market-based monetary policy.</li> </ul>	<ul style="list-style-type: none"> <li>Substantial progress in financial sector reforms</li> <li>Implementation of key financial sector policies including introducing foreign banks, further developing the capital markets, further developing nonbank financial systems, introducing market-based monetary policy.</li> </ul>

Low Case	Base Case	High Case
<ul style="list-style-type: none"> <li>• Unsatisfactory implementation progress of ongoing projects               <ul style="list-style-type: none"> <li>- Disbursement ratio low</li> <li>- Percentage of projects at risk high</li> <li>- Substantial delays in project implementation</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• Satisfactory implementation progress of ongoing projects               <ul style="list-style-type: none"> <li>- Disbursement ratio around ADB average</li> <li>- Percentage of projects at risk around ADB average</li> <li>- Government's plans to address delays firmly in place</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• Highly satisfactory implementation progress of ongoing projects               <ul style="list-style-type: none"> <li>- Disbursement ratio high</li> <li>- Percentage of projects at risk low</li> <li>- Minimal delays in project implementation</li> </ul> </li> </ul>

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ADB = Asian Development Bank.

## CONCEPT PAPERS FOR LENDING PRODUCTS

This appendix contains the concept papers for the following lending products.

- (i) Table A2.1: Regional Development Project (Phase II)
- (ii) Table A2.2: Transport Infrastructure Development
- (iii) Table A2.3: Islands Electrification (Phase II)

## CONCEPT PAPERS FOR LENDING PRODUCTS

**Table A2.1: Regional Development Project (Phase II)  
Concept Paper**

Date: 31 July 2003

<p><b>1. Type/modality of assistance</b></p> <p><input checked="" type="checkbox"/> Lending</p> <p style="margin-left: 20px;"><input checked="" type="checkbox"/> Project loan</p> <p style="margin-left: 20px;"><input type="checkbox"/> Program loan</p> <p style="margin-left: 20px;"><input type="checkbox"/> Sector loan</p> <p style="margin-left: 20px;"><input type="checkbox"/> Sector development program loan</p> <p style="margin-left: 20px;"><input type="checkbox"/> Other:</p> <p><input type="checkbox"/> Nonlending</p> <p style="margin-left: 20px;"><input type="checkbox"/> Project preparatory</p> <p style="margin-left: 20px;"><input type="checkbox"/> Other than project preparatory</p> <p style="margin-left: 40px;"><input type="checkbox"/> Economic, thematic, and sector work</p> <p style="margin-left: 40px;"><input type="checkbox"/> Institutional development</p> <p style="margin-left: 40px;"><input type="checkbox"/> Other:</p>		
<p><b>2. Assistance Focus</b></p> <p>a. If assistance focuses on a particular sector or subsector, specify the Sector: Social Sector Subsector: Urban Development</p> <p>b. For project preparatory and lending, classification</p> <p style="margin-left: 20px;"><input type="checkbox"/> Core poverty intervention</p> <p style="margin-left: 20px;"><input checked="" type="checkbox"/> Poverty intervention</p> <p>c. Key thematic areas</p> <table style="width: 100%; border: none;"> <tr> <td style="width: 50%; vertical-align: top;"> <input type="checkbox"/> Economic growth  <input type="checkbox"/> Gender and development  <input checked="" type="checkbox"/> Environmental protection  <input type="checkbox"/> Regional cooperation  <input type="checkbox"/> Other:         </td> <td style="width: 50%; vertical-align: top;"> <input checked="" type="checkbox"/> Human development  <input type="checkbox"/> Good governance  <input type="checkbox"/> Private sector development  <input type="checkbox"/> Social protection         </td> </tr> </table>	<input type="checkbox"/> Economic growth <input type="checkbox"/> Gender and development <input checked="" type="checkbox"/> Environmental protection <input type="checkbox"/> Regional cooperation <input type="checkbox"/> Other:	<input checked="" type="checkbox"/> Human development <input type="checkbox"/> Good governance <input type="checkbox"/> Private sector development <input type="checkbox"/> Social protection
<input type="checkbox"/> Economic growth <input type="checkbox"/> Gender and development <input checked="" type="checkbox"/> Environmental protection <input type="checkbox"/> Regional cooperation <input type="checkbox"/> Other:	<input checked="" type="checkbox"/> Human development <input type="checkbox"/> Good governance <input type="checkbox"/> Private sector development <input type="checkbox"/> Social protection	
<p><b>3. Coverage</b></p> <p><input checked="" type="checkbox"/> Country                      <input type="checkbox"/> Subregional                      <input type="checkbox"/> Interregional</p> <p><input type="checkbox"/> Internal policy development</p>		
<p><b>4. Responsible division/department:</b> South Asia Social Sectors Division</p>		
<p><b>5. Responsible ADB officer:</b> Eva Mayerhofer</p>		
<p><b>6. Description of assistance</b></p> <p><b>a. Background/linkage to country/regional strategy:</b> There are large disparities in development between Malé and the outer atolls of the Maldives, where most of the poor live. Economic opportunities are limited, and the difference in income between Malé and the outer atolls is about 2:1. Access to social and physical infrastructure, such as water supply, sanitation, solid waste management, health facilities, and schools is markedly poorer in these regions. Many (primarily men) migrate to Malé in search of employment and better living conditions. Malé, however, is struggling to cope with the needs of its rapidly growing population, which has increased fourfold over the last 20 years.</p>		

Regional development is acknowledged as one of the solutions for the wide inequity in development in the Maldives, both by the Government and ADB's country strategy. The first Regional Development Project (Loan 1695-MLD, approved in 1999) is providing improvements in sanitation, rainwater collection, water quality monitoring, roads, solid waste management, and environmental improvements that would increase fishing yields, etc. in an attempt to promote more equitable development in the atolls. The first project was limited to the Northern and Southern development regions.

The proposed Project will build on the first project, and promote human development further, through the provision of basic urban services and improved environmental management focused on the South Central, Central, and North Central regions.

**b. Goal and purpose:** The Project will support the Government's goal of regional development aimed at spreading development more equitably throughout the Maldives. The primary purpose of the Project is to make investments that will improve living conditions and promote human development in the atolls, thereby supporting one dimension of the overall regional development initiative of the Government.

**c. Components and outputs:** Building on the experience of the first Regional Development Project financed by ADB, the project will examine potential investments in water supply, sanitation, solid waste management, and environmental monitoring. The project will also assist the Government in developing a clearly defined land use planning process that institutionalizes participation at all levels. The final investment project will (i) provide basic urban services and social infrastructure to the poor on a least-cost yet sustainable basis, (ii) provide for planned development and expansion of island settlements, and (iii) promote awareness for local management of pressing environmental concerns.

**d. Expected results and deliverables:** The Project is expected to improve the living conditions in the regional growth centers identified within the North Central, Central, and South Central regions. The institutional capacity for sustaining development in the atolls will also be improved.

**e. Social or environmental issues or concerns:** Contamination of the limited freshwater lenses of the islands is a widespread problem in many of the atolls. This problem is linked to inappropriate septic tank construction and solid waste management as well as excessive pumping of groundwater. The primary social concern is the widespread migration of men to Malé, resulting in high divorce rates, and island communities largely populated by female-headed households.

**f. Plans for disseminating results/deliverables:** The project benefits will be shared by local communities in the North Central, Central, and South Central regions.

**7. Proposed executing/implementing agencies:** The Ministry of Finance and Treasury will be the Executing Agency, and the Ministry of Atolls Administration will be the Implementing Agency.

**8. Nature/extent of government/beneficiary involvement in identifying or conceptualizing the assistance:** The Government has been heavily involved in the conceptualization of the project, and will continue to play a key role through the PPTA. The Ministry of Planning and National Development, the Ministry of Atolls Administration, the Ministry of Health, and the Ministry of Home Affairs, Housing and Environment were all consulted in the development of the assistance. Community meetings and discussions with local governments in the target areas were also conducted.

**9. Timetable for assistance design, processing, and implementation**

- a. Year included in CSP update: 2001
- b. Expected date of submission for approval
  - Lending: September 2004
  - Nonlending (project preparatory): Not applicable
  - Nonlending (other than project preparatory): Not applicable
- c. Period and duration of assistance
  - Lending: 5 years beginning January 2005
  - Nonlending: Not applicable

**10. Financing Plan**

- a. For lending
  - Ordinary capital resources:
  - Asian Development Fund: \$6 million
  - Other:

If cofinancing is required indicate sources, and amount sought: To be determined  
If known, provide cost estimates and financing arrangements (e.g., total cost, ADB financing, other financing, and government financing): To be determined

- b. For nonlending
  - No resources required, other than ADB staff
  - ADB's administrative budget:
  - Grant TA funds
  - Other:

If cofinancing is required indicate sources, and amount sought:  
If known, provide cost estimates and financing arrangements (e.g., total cost, ADB financing, other financing, and government financing):

ADB = Asian Development Bank, CSP = country strategy and program, PPTA = project preparatory technical assistance, TA = technical assistance.

## Table A2.2: Transport Infrastructure Development Concept Paper

Date: 31 July 2003

<p><b>1. Type/modality of assistance</b></p> <p><input type="checkbox"/> Lending</p> <p style="padding-left: 20px;"><input checked="" type="checkbox"/> Project loan</p> <p style="padding-left: 20px;"><input type="checkbox"/> Program loan</p> <p style="padding-left: 20px;"><input type="checkbox"/> Sector loan</p> <p style="padding-left: 20px;"><input type="checkbox"/> Sector development program loan</p> <p style="padding-left: 20px;"><input type="checkbox"/> Other:</p> <p><input type="checkbox"/> Nonlending</p> <p style="padding-left: 20px;"><input type="checkbox"/> Project preparatory</p> <p style="padding-left: 20px;"><input type="checkbox"/> Other than project preparatory</p> <p style="padding-left: 40px;"><input type="checkbox"/> Economic, thematic, and sector work</p> <p style="padding-left: 40px;"><input type="checkbox"/> Institutional development</p> <p style="padding-left: 40px;"><input type="checkbox"/> Other:</p>										
<p><b>2. Assistance Focus</b></p> <p>a. If assistance focuses on a particular sector or subsector, specify the Sector: Transport Subsector:</p> <p>b. For project preparatory and lending, classification</p> <p style="padding-left: 20px;"><input type="checkbox"/> Core poverty intervention</p> <p style="padding-left: 20px;"><input checked="" type="checkbox"/> Poverty intervention</p> <p>c. Key thematic areas</p> <table style="width: 100%; border: none;"> <tr> <td style="padding-left: 20px;"><input checked="" type="checkbox"/> Economic growth</td> <td style="padding-left: 20px;"><input type="checkbox"/> Human development</td> </tr> <tr> <td style="padding-left: 20px;"><input type="checkbox"/> Gender and development</td> <td style="padding-left: 20px;"><input type="checkbox"/> Good governance</td> </tr> <tr> <td style="padding-left: 20px;"><input type="checkbox"/> Environmental protection</td> <td style="padding-left: 20px;"><input checked="" type="checkbox"/> Private sector development</td> </tr> <tr> <td style="padding-left: 20px;"><input type="checkbox"/> Regional cooperation</td> <td style="padding-left: 20px;"><input type="checkbox"/> Social protection</td> </tr> <tr> <td style="padding-left: 20px;"><input type="checkbox"/> Other:</td> <td></td> </tr> </table>	<input checked="" type="checkbox"/> Economic growth	<input type="checkbox"/> Human development	<input type="checkbox"/> Gender and development	<input type="checkbox"/> Good governance	<input type="checkbox"/> Environmental protection	<input checked="" type="checkbox"/> Private sector development	<input type="checkbox"/> Regional cooperation	<input type="checkbox"/> Social protection	<input type="checkbox"/> Other:	
<input checked="" type="checkbox"/> Economic growth	<input type="checkbox"/> Human development									
<input type="checkbox"/> Gender and development	<input type="checkbox"/> Good governance									
<input type="checkbox"/> Environmental protection	<input checked="" type="checkbox"/> Private sector development									
<input type="checkbox"/> Regional cooperation	<input type="checkbox"/> Social protection									
<input type="checkbox"/> Other:										
<p><b>3. Coverage</b></p> <p><input checked="" type="checkbox"/> Country                      <input type="checkbox"/> Subregional                      <input type="checkbox"/> Interregional</p> <p><input type="checkbox"/> Internal policy development</p>										
<p><b>4. Responsible division/department:</b> South Asia Transport and Communication Division</p>										
<p><b>5. Responsible ADB officers:</b> Dong-Soo Pyo</p>										
<p><b>6. Description of assistances</b></p> <p><b>a. Background/linkage to country/regional strategy:</b> Given the scattered geographical nature of the country, poor accessibility is a major constraint to socioeconomic development of the outer islands. Unavailability of scheduled sea transport has led to limited access to social services including emergency medical treatment and better education, which are available only on the large islands. The high costs for delivering products to major markets in Malé and other large islands have placed producers of the remote islands in a disadvantaged position. Development of scheduled interisland transportation will therefore be of critical importance to reduce poverty and remedy disadvantages to the outer islands. Assistance to the development of interisland transport is in line with ADB's strategy, which aims at development of the outer islands through provision of basic infrastructure.</p>										

**b. Goal and purpose:** The goal of the Project is to spur economic activities and improve access to better social services in the atolls by establishing a system of interisland transportation, thus reducing poverty and disadvantages in the atolls.

**c. Components and outputs:** The Project will comprise specific interventions to (i) establish a system of interisland transport, including sea and air, and identify specific investment components required; (ii) define the role of both the public and private sectors in providing and operating such a transportation system; (iii) strengthen the capacity of the Ministry of Transport and local authorities as sector regulators, and (iv) enhance sector policy to enable adequate cost recovery for sustainable operation of the transportation system.

**d. Expected results and deliverables:** The Project will develop specific interventions to address the above components.

**e. Social or environmental issues or concerns:** No adverse social and environmental impacts are expected from the Project. Potential social and environmental impacts related to the proposed investment and policy development components will be examined during the project formulation process.

**f. Plans for disseminating results/deliverables:** The benefits of the Project will be enjoyed mainly by the people in the atolls.

**7. Proposed executing/implementing agencies:** The Ministry of Finance and Treasury will be the Executing Agency and the Ministry of Transport and Civil Aviation will be the Implementing Agency.

**8. Nature/extent of government/beneficiary involvement in identifying or conceptualizing the assistance:** In developing project design, full consultation with relevant stakeholders including the private sector and atoll local communities will be undertaken.

**9. Timetable for assistance design, processing, and implementation**

- a. Year included in CSP update: 2003
- b. Expected date of submission for approval
  - Lending: 2005
  - Nonlending (project preparatory): 2004
  - Nonlending (other than project preparatory): Not applicable
- c. Period and duration of assistance
  - Lending: To be determined
  - Nonlending: 5 years

**10. Financing Plan**

- a. For lending
  - Ordinary capital resources:
  - Asian Development Fund: \$6 million
  - Other:

If cofinancing is required indicate sources, and amount sought: To be determined.

If known, provide cost estimates and financing arrangements (e.g., total cost, ADB financing, other financing, and government financing):

- b. For nonlending
  - No resources required, other than ADB staff
  - ADB's administrative budget:
  - Grant TA funds: \$500,000 (To be determined)
  - Other:

If cofinancing is required indicate sources, and amount sought: To be determined

If known, provide cost estimates and financing arrangements (e.g., total cost, ADB financing, other financing, and government financing): To be determined

ADB = Asian Development Bank, ADTA = advisory technical assistance, CSP = country strategy and program, TA = technical assistance.

**Table A2.3: Islands Electrification (Phase II)  
Concept Paper**

Date: 31 July 2003

<p><b>1. Type/modality of assistance</b></p> <p><input checked="" type="checkbox"/> Lending</p> <p>    <input checked="" type="checkbox"/> Project loan</p> <p>    <input type="checkbox"/> Program loan</p> <p>    <input type="checkbox"/> Sector loan</p> <p>    <input type="checkbox"/> Sector development program loan</p> <p>    <input type="checkbox"/> Other:</p> <p><input type="checkbox"/> Nonlending</p> <p>    <input type="checkbox"/> Project preparatory</p> <p>    <input type="checkbox"/> Other than project preparatory</p> <p>        <input type="checkbox"/> Economic, thematic, and sector work</p> <p>        <input type="checkbox"/> Institutional development</p> <p>        <input type="checkbox"/> Other:</p>										
<p><b>2. Assistance Focus</b></p> <p>a. If assistance focuses on a particular sector or subsector, specify the Sector: Energy Subsector: Rural Electrification</p> <p>b. For project preparatory and lending, classification</p> <p>    <input type="checkbox"/> Core poverty intervention</p> <p>    <input checked="" type="checkbox"/> Poverty intervention</p> <p>c. Key thematic areas</p> <table border="0"> <tr> <td><input checked="" type="checkbox"/> Economic growth</td> <td><input type="checkbox"/> Human development</td> </tr> <tr> <td><input type="checkbox"/> Gender and development</td> <td><input type="checkbox"/> Good governance</td> </tr> <tr> <td><input type="checkbox"/> Environmental protection</td> <td><input type="checkbox"/> Private sector development</td> </tr> <tr> <td><input type="checkbox"/> Regional cooperation</td> <td><input type="checkbox"/> Social protection</td> </tr> <tr> <td><input type="checkbox"/> Other:</td> <td></td> </tr> </table>	<input checked="" type="checkbox"/> Economic growth	<input type="checkbox"/> Human development	<input type="checkbox"/> Gender and development	<input type="checkbox"/> Good governance	<input type="checkbox"/> Environmental protection	<input type="checkbox"/> Private sector development	<input type="checkbox"/> Regional cooperation	<input type="checkbox"/> Social protection	<input type="checkbox"/> Other:	
<input checked="" type="checkbox"/> Economic growth	<input type="checkbox"/> Human development									
<input type="checkbox"/> Gender and development	<input type="checkbox"/> Good governance									
<input type="checkbox"/> Environmental protection	<input type="checkbox"/> Private sector development									
<input type="checkbox"/> Regional cooperation	<input type="checkbox"/> Social protection									
<input type="checkbox"/> Other:										
<p><b>3. Coverage</b></p> <p><input checked="" type="checkbox"/> Country                      <input type="checkbox"/> Subregional                      <input type="checkbox"/> Interregional</p> <p><input type="checkbox"/> Internal policy development</p>										
<p><b>4. Responsible division/department:</b> South Asia Energy Division</p>										
<p><b>5. Responsible ADB officer:</b> Nianshan Zhang</p>										
<p><b>6. Description of assistance:</b></p> <p><b>a. Background/linkage to country/regional strategy:</b> Previous ADB projects focused on physical infrastructure improvements in Malé. This has proven successful, and future electricity supply projects in Malé will no longer require foreign aid. As such, consistent with the Government's national development plans and ADB's poverty reduction strategy, ADB has shifted its sector focus to rural electrification. The Government of the Maldives has decided to concentrate available resources on the accelerated development of 97 of the 200 inhabited islands (designated as focus islands), considering their administrative importance, population, and potential for development. This will reduce the high costs of developing and maintaining the social and physical infrastructure for a highly dispersed population. Of the 97 focus islands, 75 were identified for improvement of electricity supply over the next 5 years. The first Outer Islands Electrification Project focused on 40 of the 75 islands. This Project assist in designing interventions to focus on the remaining 35.</p>										

<p><b>b. Goal and purpose:</b> The goal of the Project is to achieve balanced economic growth and equitable regional development, and thereby reduce poverty and vulnerability in the selected outer islands and also reduce the significant population pressures on Malé.</p> <p><b>c. Components and outputs:</b> The Project will provide specific interventions to:</p> <ul style="list-style-type: none"> <li>(i) expand and augment the power supply systems in about 35 islands to improve efficiency, quality, and reliability;</li> <li>(ii) strengthen the capacity of the sector regulator, Maldives Electricity Bureau, the Ministry of Planning and National Development, and the Ministry of Atolls Administration, to further implement its outer islands electrification plan; and</li> <li>(iii) strengthen the outer islands power supply utilities in providing electricity to beneficiaries.</li> </ul> <p><b>d. Expected results and deliverables:</b> Electricity supply capacity in remote islands will be augmented, which will contribute to improvement of quality of people's life and provide a basis for income generation activities.</p> <p><b>e. Social or environmental issues or concerns:</b> No adverse social and environmental impacts are expected from the Project. Potential social and environmental impacts related to the proposed investment and policy development components will be examined during the project formulation process.</p> <p><b>f. Plans for disseminating results/deliverables:</b> The Government and ADB will work with the island development committees, project stakeholders, and other aid agencies in developing the interventions.</p>
<p><b>7. Proposed executing/implementing agencies:</b> The Ministry of Finance and Treasury will be the Executing Agency and the Ministry of Atolls Administration will be the Implementing Agency.</p>
<p><b>8. Nature/extent of government/beneficiary involvement in identifying or conceptualizing the assistance:</b> Only initial discussion with the Ministry of Atolls Administration has taken place. Further detailed discussions are expected in upcoming missions.</p>
<p><b>9. Timetable for assistance design, processing, and implementation</b></p> <ul style="list-style-type: none"> <li>a. Year included in CSP update: 2003</li> <li>b. Expected date of submission for approval <ul style="list-style-type: none"> <li>Lending: 2006</li> <li>Nonlending (project preparatory): 2005</li> <li>Nonlending (other than project preparatory): Not applicable</li> </ul> </li> <li>c. Period and duration of assistance <ul style="list-style-type: none"> <li>Lending: To be determined</li> <li>Nonlending: 5 years</li> </ul> </li> </ul>
<p><b>10. Financing Plan</b></p> <ul style="list-style-type: none"> <li>a. For lending <ul style="list-style-type: none"> <li><input type="checkbox"/> Ordinary capital resources:</li> <li><input checked="" type="checkbox"/> Asian Development Fund: \$6 million</li> <li><input type="checkbox"/> Other:</li> </ul> </li> </ul> <p>If cofinancing is required indicate sources, and amount sought: To be determined. If known, provide cost estimates and financing arrangements (e.g., total cost, ADB financing, other financing, and government financing): To be determined.</p> <ul style="list-style-type: none"> <li>b. For nonlending <ul style="list-style-type: none"> <li><input type="checkbox"/> No resources required, other than ADB staff</li> <li><input type="checkbox"/> ADB's administrative budget:</li> <li><input checked="" type="checkbox"/> Grant TA funds: \$400,000 (To be determined)</li> <li><input type="checkbox"/> Other (specify, e.g., bilateral and multilateral trust funds):</li> </ul> </li> </ul> <p>If cofinancing is required indicate sources, and amount sought: To be determined If known, provide cost estimates and financing arrangements (e.g., total cost, ADB financing, other financing, and government financing): To be determined</p>

ADB = Asian Development Bank, CSP = country strategy and program, TA = technical assistance.

## CONCEPT PAPERS FOR NONLENDING PRODUCTS AND SERVICES

This appendix contains the concept papers for projected nonlending products.

- (i) Table A3.1: Commercialization of Agriculture and Mariculture
- (ii) Table A3.2: Education Master Plan
- (iii) Table A3.3: Human Resources Development Master Plan
- (iv) Table A3.4: Development of Credit Schemes in the Atolls
- (v) Table A3.5: Housing Support for Regional Development
- (vi) Table A3.6: Development of Small and Medium-Sized Enterprises in the Atolls

## CONCEPT PAPERS FOR NONLENDING PRODUCTS AND SERVICES

**Table A3.1: Commercialization of Agriculture and Mariculture  
Concept Paper**

Date: 31 July 2003

<p><b>1. Type/modality of assistance</b></p> <p><input type="checkbox"/> Lending</p> <p style="margin-left: 20px;"><input type="checkbox"/> Project loan</p> <p style="margin-left: 20px;"><input type="checkbox"/> Program loan</p> <p style="margin-left: 20px;"><input type="checkbox"/> Sector loan</p> <p style="margin-left: 20px;"><input type="checkbox"/> Sector development program loan</p> <p style="margin-left: 20px;"><input type="checkbox"/> Other:</p> <p><input checked="" type="checkbox"/> Nonlending</p> <p style="margin-left: 20px;"><input type="checkbox"/> Project preparatory</p> <p style="margin-left: 20px;"><input checked="" type="checkbox"/> Other than project preparatory</p> <p style="margin-left: 40px;"><input checked="" type="checkbox"/> Economic, thematic, and sector work</p> <p style="margin-left: 40px;"><input type="checkbox"/> Institutional development</p> <p style="margin-left: 40px;"><input type="checkbox"/> Other:</p>		
<p><b>2. Assistance Focus</b></p> <p>a. If assistance focuses on a particular sector or subsector, specify the Sector: Agriculture Subsector: Urban Development</p> <p>b. For project preparatory and lending, classification</p> <p style="margin-left: 20px;"><input type="checkbox"/> Core poverty intervention</p> <p style="margin-left: 20px;"><input type="checkbox"/> Poverty intervention</p> <p>c. Key thematic area</p> <table style="width: 100%; border: none;"> <tr> <td style="width: 50%; vertical-align: top;"> <input checked="" type="checkbox"/> Economic growth  <input type="checkbox"/> Gender and development  <input type="checkbox"/> Environmental protection  <input type="checkbox"/> Regional cooperation  <input type="checkbox"/> Other:         </td> <td style="width: 50%; vertical-align: top;"> <input type="checkbox"/> Human development  <input type="checkbox"/> Good governance  <input type="checkbox"/> Private sector development  <input type="checkbox"/> Social protection         </td> </tr> </table>	<input checked="" type="checkbox"/> Economic growth <input type="checkbox"/> Gender and development <input type="checkbox"/> Environmental protection <input type="checkbox"/> Regional cooperation <input type="checkbox"/> Other:	<input type="checkbox"/> Human development <input type="checkbox"/> Good governance <input type="checkbox"/> Private sector development <input type="checkbox"/> Social protection
<input checked="" type="checkbox"/> Economic growth <input type="checkbox"/> Gender and development <input type="checkbox"/> Environmental protection <input type="checkbox"/> Regional cooperation <input type="checkbox"/> Other:	<input type="checkbox"/> Human development <input type="checkbox"/> Good governance <input type="checkbox"/> Private sector development <input type="checkbox"/> Social protection	
<p><b>3. Coverage</b></p> <p><input checked="" type="checkbox"/> Country                      <input type="checkbox"/> Subregional                      <input type="checkbox"/> Interregional</p> <p><input type="checkbox"/> Internal policy development</p>		
<p><b>4. Responsible division/department:</b> South Asia Social Sectors Division</p>		
<p><b>5. Responsible ADB officer:</b> Loh Ai Tee</p>		
<p><b>6. Description of assistance</b></p> <p><b>a. Background/linkage to country/regional strategy:</b> The Maldives has a narrow industrial base with virtually two key sectors of tourism and fisheries. This has been a major cause of the vulnerability of the economy against external shocks. The country is in need to promote economic diversification so that the economy will be influenced by external factors to less extent and income generation activities are created for atoll population. Agriculture has provided limited contribution to the country's economy, accounting for 3% of GDP. However, in the course of the Government's regional development initiative, potential of agriculture development, especially on the islands with large landmass, has been recognized. Mariculture has also been underdeveloped to date, but it is being recognized as a key potential area for economic diversification.</p>		

<p><b>b. Goal and purpose:</b> The technical assistance (TA) will undertake an initial study to review the status of agriculture and mariculture in the country and explore their potential as new income generating activities in the atolls.</p> <p><b>c. Components and outputs:</b> The TA will (i) review the existing capacity of agriculture and mariculture, (ii) review the Government's policy framework, (iii) assess potential for commercializing of the two areas, (iv) identify the need for policy reforms and investment, and (v) recommend an approach to incorporate these two areas into ADB's future assistance in developing small- and medium- sized enterprises (SMEs) in the atolls.</p> <p><b>d. Expected results and deliverables:</b> The TA will produce a study report, which will be a key input to ADB's future intervention in SME development.</p> <p><b>e. Social or environmental issues or concerns:</b> No issues are foreseen at this stage.</p> <p><b>f. Plans for disseminating results/deliverables:</b> The study will be shared with concerned stakeholders.</p>
<p><b>7. Proposed executing/implementing agencies:</b> Executing Agency: Ministry of Finance and Treasury; Implementing Agency: Ministry of Fisheries, Agriculture and Marine Resources.</p>
<p><b>8. Nature/extent of government/beneficiary involvement in identifying or conceptualizing the assistance:</b> Initial discussion with the Government has been undertaken.</p>
<p><b>9. Timetable for assistance design, processing, and implementation</b></p> <p>a. Year included in CSP update: 2003</p> <p>b. Expected date of submission for approval Lending: Not applicable Nonlending (project preparatory): Not applicable Nonlending (other than project preparatory): August 2004</p> <p>c. Period and duration of assistance Lending: Nonlending: 3 months from September to November 2003.</p>
<p><b>10. Financing Plan</b></p> <p>a. For lending <input type="checkbox"/> Ordinary capital resources: <input type="checkbox"/> Asian Development Fund: <input type="checkbox"/> Other:</p> <p>If cofinancing is required indicate sources, and amount sought: If known, provide cost estimates and financing arrangements (e.g., total cost, ADB financing, other financing, and government financing):</p> <p>b. For nonlending <input type="checkbox"/> No resources required, other than ADB staff <input type="checkbox"/> ADB's administrative budget: <input checked="" type="checkbox"/> Grant TA funds: \$150,000 (TASF) <input type="checkbox"/> Other:</p> <p>If cofinancing is required indicate sources, and amount sought: To be determined If known, provide cost estimates and financing arrangements (e.g., total cost, ADB financing, other financing, and government financing): To be determined</p>

ADB = Asian Development Bank, CSP = country strategy and program, TA = technical assistance, TASF = Technical Assistance Special Fund.

**Table A3.2: Education Master Plan  
Concept Paper**

Date: 31 July 2003

<p><b>1. Type/modality of assistance</b></p> <p><input type="checkbox"/> Lending</p> <p>    <input type="checkbox"/> Project loan</p> <p>    <input type="checkbox"/> Program loan</p> <p>    <input type="checkbox"/> Sector loan</p> <p>    <input type="checkbox"/> Sector development program loan</p> <p>    <input type="checkbox"/> Other:</p> <p><input checked="" type="checkbox"/> Nonlending</p> <p>    <input type="checkbox"/> Project preparatory</p> <p>    <input checked="" type="checkbox"/> Other than project preparatory</p> <p>        <input checked="" type="checkbox"/> Economic, thematic, and sector work</p> <p>        <input type="checkbox"/> Institutional development</p> <p>        <input type="checkbox"/> Other</p>										
<p><b>2. Assistance Focus</b></p> <p>a. If assistance focuses on a particular sector or subsector, specify the Sector: Education Subsector:</p> <p>b. For project preparatory and lending, classification</p> <p>    <input type="checkbox"/> Core poverty intervention</p> <p>    <input type="checkbox"/> Poverty intervention</p> <p>c. Key thematic areas</p> <table border="0"> <tr> <td><input type="checkbox"/> Economic growth</td> <td><input checked="" type="checkbox"/> Human development</td> </tr> <tr> <td><input type="checkbox"/> Gender and development</td> <td><input type="checkbox"/> Good governance</td> </tr> <tr> <td><input type="checkbox"/> Environmental protection</td> <td><input type="checkbox"/> Private sector development</td> </tr> <tr> <td><input type="checkbox"/> Regional cooperation</td> <td><input type="checkbox"/> Social protection</td> </tr> <tr> <td><input type="checkbox"/> Other</td> <td></td> </tr> </table>	<input type="checkbox"/> Economic growth	<input checked="" type="checkbox"/> Human development	<input type="checkbox"/> Gender and development	<input type="checkbox"/> Good governance	<input type="checkbox"/> Environmental protection	<input type="checkbox"/> Private sector development	<input type="checkbox"/> Regional cooperation	<input type="checkbox"/> Social protection	<input type="checkbox"/> Other	
<input type="checkbox"/> Economic growth	<input checked="" type="checkbox"/> Human development									
<input type="checkbox"/> Gender and development	<input type="checkbox"/> Good governance									
<input type="checkbox"/> Environmental protection	<input type="checkbox"/> Private sector development									
<input type="checkbox"/> Regional cooperation	<input type="checkbox"/> Social protection									
<input type="checkbox"/> Other										
<p><b>3. Coverage</b></p> <p><input checked="" type="checkbox"/> Country                      <input type="checkbox"/> Subregional                      <input type="checkbox"/> Interregional</p> <p><input type="checkbox"/> Internal policy development</p>										
<p><b>4. Responsible division/department:</b> South Asia Social Sectors Division</p>										
<p><b>5. Responsible ADB officer:</b> Leah Gutierrez</p>										
<p><b>6. Description of assistance</b></p> <p><b>a. Background/linkage to country/regional strategy:</b> Human resources development is a major strategic thrust of ADB's country strategy for the Maldives. ADB has been active in the education sector; it provided assistance in formulating the country's first education master plan in early 1990. The master plan guided the Government's educational policy in the past years, whose major results include the attainment of universal education in primary education. The first master plan will cover up to 2004, and there is the need to develop a new master plan for 2005 onward. The new master plan will address new key challenges the country is facing, such as expanding educational opportunities in the atoll, information technology education, and quality improvement in curriculum and school facilities.</p> <p><b>b. Goal and purpose:</b> The technical assistance will help the Government develop a new education master plan which covers a ten-year period from 2005.</p>										

**c. Components and outputs:** The TA will (i) review the achievements under the first education master plan, (ii) identify the key challenges the new master plan needs to address, (iii) provide recommendations on the Government's future policy framework and investment programs, (iv) develop a time-bound action plan to implement the policy reforms and investment programs, and (v) propose a system of monitoring and evaluation of the new master plan.

**d. Expected results and deliverables:** A new education master plan will be developed. It will be a key input to the Government's national development plan for 2006 and onward.

**e. Social or environmental issues or concerns:** No social or environmental concerns are expected.

**f. Plans for disseminating results/deliverables:** The final master plan will be publicly reviewed and discussed.

**7. Proposed executing/implementing agencies:** The Ministry of Finance and Treasury will be the Executing Agency and the Ministry of Education will be the Implementing Agency.

**8. Nature/extent of government/beneficiary involvement in identifying or conceptualizing the assistance:**  
The Government has shown strong ownership in developing a concept of this TA.

**9. Timetable for assistance design, processing, and implementation**

- a. Year included in CSP update: 2003
- b. Expected date of submission for approval
  - Lending: Not applicable
  - Nonlending (project preparatory): Not applicable
  - Nonlending (other than project preparatory): II Quarter 2004
- c. Period and duration of assistance
  - Lending: Not applicable
  - Nonlending: 6 months

**10. Financing Plan**

- a. For lending
  - Ordinary capital resources:
  - Asian Development Fund:
  - Other:

If cofinancing is required indicate sources, and amount sought:

If known, provide cost estimates and financing arrangements (e.g., total cost, ADB financing, other financing, and government financing):

- b. For nonlending
  - No resources required, other than ADB staff
  - ADB's administrative budget:
  - Grant TA funds: \$350,000 (TASF)
  - Other:

If cofinancing is required indicate sources, and amount sought: To be determined

If known, provide cost estimates and financing arrangements (e.g., total cost, ADB financing, other financing, and government financing): To be determined

ADB = Asian Development Bank, CSP = country strategy and program, LDC = least developed country, PMU = project management unit, TA = technical assistance, TASF = Technical Assistance Special Fund.

**Table A3.3: Human Resources Development Master Plan  
Concept Paper**

Date: 31 July 2003

<p><b>1. Type/modality of assistance</b></p> <p><input type="checkbox"/> Lending</p> <p>    <input type="checkbox"/> Project loan</p> <p>    <input type="checkbox"/> Program loan</p> <p>    <input type="checkbox"/> Sector loan</p> <p>    <input type="checkbox"/> Sector development program loan</p> <p>    <input type="checkbox"/> Other</p> <p><input checked="" type="checkbox"/> Nonlending</p> <p>    <input type="checkbox"/> Project preparatory</p> <p>    <input checked="" type="checkbox"/> Other than project preparatory</p> <p>        <input checked="" type="checkbox"/> Economic, thematic, and sector work</p> <p>        <input type="checkbox"/> Institutional development</p> <p>        <input type="checkbox"/> Other</p>										
<p><b>2. Assistance Focus</b></p> <p>a. If assistance focuses on a particular sector or subsector, specify the Sector: Education Subsector:</p> <p>b. For project preparatory and lending, classification</p> <p>    <input type="checkbox"/> Core poverty intervention</p> <p>    <input type="checkbox"/> Poverty intervention</p> <p>c. Key thematic areas</p> <table border="0"> <tr> <td><input type="checkbox"/> Economic growth</td> <td><input checked="" type="checkbox"/> Human development</td> </tr> <tr> <td><input type="checkbox"/> Gender and development</td> <td><input type="checkbox"/> Good governance</td> </tr> <tr> <td><input type="checkbox"/> Environmental protection</td> <td><input type="checkbox"/> Private sector development</td> </tr> <tr> <td><input type="checkbox"/> Regional cooperation</td> <td><input type="checkbox"/> Social protection</td> </tr> <tr> <td><input type="checkbox"/> Other:</td> <td></td> </tr> </table>	<input type="checkbox"/> Economic growth	<input checked="" type="checkbox"/> Human development	<input type="checkbox"/> Gender and development	<input type="checkbox"/> Good governance	<input type="checkbox"/> Environmental protection	<input type="checkbox"/> Private sector development	<input type="checkbox"/> Regional cooperation	<input type="checkbox"/> Social protection	<input type="checkbox"/> Other:	
<input type="checkbox"/> Economic growth	<input checked="" type="checkbox"/> Human development									
<input type="checkbox"/> Gender and development	<input type="checkbox"/> Good governance									
<input type="checkbox"/> Environmental protection	<input type="checkbox"/> Private sector development									
<input type="checkbox"/> Regional cooperation	<input type="checkbox"/> Social protection									
<input type="checkbox"/> Other:										
<p><b>3. Coverage</b></p> <p><input checked="" type="checkbox"/> Country                      <input type="checkbox"/> Subregional                      <input type="checkbox"/> Interregional</p> <p><input type="checkbox"/> Internal policy development</p>										
<p><b>4. Responsible division/department:</b> South Asia Social Sectors Division</p>										
<p><b>5. Responsible ADB officer:</b> Leah Gutierrez</p>										
<p><b>6. Description of assistance</b></p> <p><b>a. Background/linkage to country/regional strategy:</b> With the lack of educational opportunities in the country, the Maldives has been facing serious constraint in human capacity in all job areas. This has resulted in the significant reliance on expatriates, especially in highly skilled jobs. The country has taken advantage of scholarship programs for advanced training, but the expected decline in grant assistance from external funding agencies calls for the Government's new approach in utilizing scholarship programs and in developing in-country educational opportunities for advanced training. Currently, the Government does not have an integrated policy for human resources development and its interventions have been undertaken on an ad hoc basis.</p> <p>ADB has been the lead external agency in developing postsecondary education and skills training through physical investment and policy advice. This TA will complement ADB's past assistance by providing future directions in the Government's overall policy on human resources development.</p>										

**b. Goal and purpose:** The TA will assist the Government in developing a human resources development master plan, which will guide the Government's future policy development and investment programs for effective human resources capacity upgrading.

**c. Components and outputs:** The TA will review the current employment status in the Government and the private sector, analyze the extent of reliance on expatriates, explore potential areas for labor substitution by Maldivians, and recommend ways to achieve it with the focus on revisiting scholarship programs and developing in-county educational opportunities.

**d. Expected results and deliverables:** An human resources development master plan will be produced by this TA. The master plan will guide the Government's all human resources development activities, and thus contribute to more effective and consistent delivery of human resources development programs.

**e. Social or environmental issues or concerns:** No social and environmental issues are expected at this stage.

**f. Plans for disseminating results/deliverables:** The human resources development master plan will be made public.

**7. Proposed executing/implementing agencies:** The Ministry of Finance and Treasury will be the Executing Agency and the Ministry of Human Resource, Employment and Labor will be the Implementing Agency.

**8. Nature/extent of government/beneficiary involvement in identifying or conceptualizing the assistance:** The Government has requested the assistance.

**9. Timetable for assistance design, processing, and implementation**

- a. Year included in CSP update: 2003
- b. Expected date of submission for approval
  - Lending: Not applicable
  - Nonlending (project preparatory): Not applicable
  - Nonlending (other than project preparatory): IIIQ 2005
- c. Period and duration of assistance
  - Lending: Not applicable
  - Nonlending: 6 months

**10. Financing Plan**

- a. For lending
  - Ordinary capital resources:
  - Asian Development Fund:
  - Other:

If cofinancing is required indicate sources, and amount sought:

If known, provide cost estimates and financing arrangements (e.g., total cost, ADB financing, other financing, and government financing):

- b. For nonlending
  - No resources required, other than ADB staff
  - ADB's administrative budget:
  - Grant TA funds: \$300,000 (TASF)
  - Other:

If cofinancing is required indicate sources, and amount sought: To be determined

If known, provide cost estimates and financing arrangements (e.g., total cost, ADB financing, other financing, and government financing): To be determined

ADB = Asian Development Bank, CSP = country strategy and program, GDP = gross domestic product, TA = technical assistance, TASF = Technical Assistance Special Fund.

**Table A3.4: Development of Credit Schemes in the Atolls  
Concept Paper**

Date: 31 July 2003

<p><b>1. Type/modality of assistance</b></p> <p><input type="checkbox"/> Lending</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Project loan</li> <li><input type="checkbox"/> Program loan</li> <li><input type="checkbox"/> Sector loan</li> <li><input type="checkbox"/> Sector development program loan</li> <li><input type="checkbox"/> Other</li> </ul> <p><input checked="" type="checkbox"/> Nonlending</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Project preparatory</li> <li><input checked="" type="checkbox"/> Other than project preparatory <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Economic, thematic, and sector work</li> <li><input checked="" type="checkbox"/> Institutional development</li> <li><input type="checkbox"/> Other</li> </ul> </li> </ul>										
<p><b>2. Assistance Focus</b></p> <p>a. If assistance focuses on a particular sector or subsector, specify the Sector: Finance Subsector:</p> <p>b. For project preparatory and lending, classification</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Core poverty intervention</li> <li><input type="checkbox"/> Poverty intervention</li> </ul> <p>c. Key thematic areas</p> <table border="0"> <tr> <td><input checked="" type="checkbox"/> Economic growth</td> <td><input type="checkbox"/> Human development</td> </tr> <tr> <td><input checked="" type="checkbox"/> Gender and development</td> <td><input checked="" type="checkbox"/> Good governance</td> </tr> <tr> <td><input type="checkbox"/> Environmental protection</td> <td><input checked="" type="checkbox"/> Private sector development</td> </tr> <tr> <td><input type="checkbox"/> Regional cooperation</td> <td><input type="checkbox"/> Social protection</td> </tr> <tr> <td><input type="checkbox"/> Other:</td> <td></td> </tr> </table>	<input checked="" type="checkbox"/> Economic growth	<input type="checkbox"/> Human development	<input checked="" type="checkbox"/> Gender and development	<input checked="" type="checkbox"/> Good governance	<input type="checkbox"/> Environmental protection	<input checked="" type="checkbox"/> Private sector development	<input type="checkbox"/> Regional cooperation	<input type="checkbox"/> Social protection	<input type="checkbox"/> Other:	
<input checked="" type="checkbox"/> Economic growth	<input type="checkbox"/> Human development									
<input checked="" type="checkbox"/> Gender and development	<input checked="" type="checkbox"/> Good governance									
<input type="checkbox"/> Environmental protection	<input checked="" type="checkbox"/> Private sector development									
<input type="checkbox"/> Regional cooperation	<input type="checkbox"/> Social protection									
<input type="checkbox"/> Other:										
<p><b>3. Coverage</b></p> <p><input checked="" type="checkbox"/> Country                      <input type="checkbox"/> Subregional                      <input type="checkbox"/> Interregional</p> <p><input type="checkbox"/> Internal policy development</p>										
<p><b>4. Responsible division/department:</b> South Asia Governance, Finance and Trade Division</p>										
<p><b>5. Responsible ADB officer:</b> Yesim Elhan</p>										
<p><b>6. Description of assistance</b></p> <p><b>a. Background/linkage to country/regional strategy:</b> Creation of income-generation opportunities in the atolls is a key element to promote equitable development of the country, which is one of the ADB's strategic objective of its country strategy. Provision of credit to the people in the atoll is an important means to this end. However, the Government's credit schemes are being operated in an ad hoc manner, where various ministries have provided credit to the people in the atolls for various purposes due to the lack of integrated policy/programs for atolls credit. The Bank of Maldives is also providing credit to the atolls from its atoll banking cell, but its capacity is too limited to cater to the needs of the atoll population.</p> <p><b>b. Goal and purpose:</b> The purpose of the TA is to undertake a study to improve credit schemes of the Government and the Bank of Maldives so that the atoll population will have greater access to credit and the country's credit schemes will be operated in an efficient and sustainable manner.</p>										

<p><b>c. Components and outputs:</b> The components of the TA will include (i) assess the efficacy and effectiveness of the existing credit schemes of the Government and the Bank of Maldives, (ii) identify the need for credit in the atolls, and (iii) recommend policy and institutional reform measures to improve the existing schemes to meet the need.</p> <p><b>d. Expected results and deliverables:</b> The study will be a basis for the Government's necessary actions in policy and institutional reforms in atoll credit. It will also be an input to the ADB's future assistance in developing SMEs in the atolls.</p> <p><b>e. Social or environmental issues or concerns:</b> No social and environmental issues are expected at this stage.</p> <p><b>f. Plans for disseminating results/deliverables:</b> The study will be shared with the public.</p>
<p><b>8. Nature/extent of government/beneficiary involvement in identifying or conceptualizing the assistance:</b> The Government has requested the assistance.</p>
<p><b>9. Timetable for assistance design, processing, and implementation</b></p> <p>a. Year included in CSP update: 2003</p> <p>b. Expected date of submission for approval Lending: Not applicable Nonlending (project preparatory): Not applicable Nonlending (other than project preparatory): QIII 2005</p> <p>c. Period and duration of assistance Lending: Not applicable Nonlending: 6 months</p>
<p><b>10. Financing Plan</b></p> <p>a. For lending <input type="checkbox"/> Ordinary capital resources: <input type="checkbox"/> Asian Development Fund: <input type="checkbox"/> Other:</p> <p>If cofinancing is required indicate sources, and amount sought: If known, provide cost estimates and financing arrangements (e.g., total cost, ADB financing, other financing, and government financing):</p> <p>b. For nonlending <input type="checkbox"/> No resources required, other than ADB staff <input type="checkbox"/> ADB's administrative budget: <input checked="" type="checkbox"/> Grant TA funds:\$300,000 (TASF) <input type="checkbox"/> Other:</p> <p>If cofinancing is required indicate sources, and amount sought: To be determined If known, provide cost estimates and financing arrangements (e.g., total cost, ADB financing, other financing, and government financing): To be determined</p>

ADB = Asian Development Bank, CSP = country strategy and program, NGO = nongovernment organization, TA = technical assistance, TASF = Technical Assistance Special Fund.

**Table A3.5: Housing Support for Regional Development  
Concept Paper**

Date: 31 July 2003

<p><b>1. Type/modality of assistance</b></p> <p><input type="checkbox"/> Lending</p> <p><input type="checkbox"/> Project loan</p> <p><input type="checkbox"/> Program loan</p> <p><input type="checkbox"/> Sector loan</p> <p><input type="checkbox"/> Sector development program loan</p> <p><input type="checkbox"/> Other:</p> <p><input checked="" type="checkbox"/> Nonlending</p> <p><input type="checkbox"/> Project preparatory</p> <p><input checked="" type="checkbox"/> Other than project preparatory</p> <p><input checked="" type="checkbox"/> Economic, thematic, and sector work</p> <p><input type="checkbox"/> Institutional development</p> <p><input type="checkbox"/> Other</p>										
<p><b>2. Assistance Focus</b></p> <p>a. If assistance focuses on a particular sector or subsector, specify the Sector: Other Subsector: Public Sector Management</p> <p>b. For project preparatory and lending, classification</p> <p><input type="checkbox"/> Core poverty intervention</p> <p><input type="checkbox"/> Poverty intervention</p> <p>c. Key thematic areas</p> <table border="0"> <tr> <td><input type="checkbox"/> Economic growth</td> <td><input checked="" type="checkbox"/> Human development</td> </tr> <tr> <td><input type="checkbox"/> Gender and development</td> <td><input type="checkbox"/> Good governance</td> </tr> <tr> <td><input type="checkbox"/> Environmental protection</td> <td><input type="checkbox"/> Private sector development</td> </tr> <tr> <td><input type="checkbox"/> Regional cooperation</td> <td><input checked="" type="checkbox"/> Social protection</td> </tr> <tr> <td><input type="checkbox"/> Other</td> <td></td> </tr> </table>	<input type="checkbox"/> Economic growth	<input checked="" type="checkbox"/> Human development	<input type="checkbox"/> Gender and development	<input type="checkbox"/> Good governance	<input type="checkbox"/> Environmental protection	<input type="checkbox"/> Private sector development	<input type="checkbox"/> Regional cooperation	<input checked="" type="checkbox"/> Social protection	<input type="checkbox"/> Other	
<input type="checkbox"/> Economic growth	<input checked="" type="checkbox"/> Human development									
<input type="checkbox"/> Gender and development	<input type="checkbox"/> Good governance									
<input type="checkbox"/> Environmental protection	<input type="checkbox"/> Private sector development									
<input type="checkbox"/> Regional cooperation	<input checked="" type="checkbox"/> Social protection									
<input type="checkbox"/> Other										
<p><b>3. Coverage</b></p> <p><input checked="" type="checkbox"/> Country                      <input type="checkbox"/> Subregional                      <input type="checkbox"/> Interregional</p> <p><input type="checkbox"/> Internal policy development</p>										
<p><b>4. Responsible division/department:</b> South Asia Social Sectors Division</p>										
<p><b>5. Responsible ADB officer:</b> Eva Mayerhofer</p>										
<p><b>6. Description of assistance</b></p> <p><b>a. Background/linkage to country/regional strategy:</b> Regional development through provision of basic social infrastructure is a key strategic thrust of ADB's country strategy for the Maldives. A key element of this initiative is to reverse the significant in-country migration to Malé looking for better employment and educational opportunities. The Government, with the assistance of key external agencies, has been promoting regional development by providing economic infrastructure such as roads, airport, and harbors and also social infrastructure including hospitals and schools. For the people's moving back to the atolls, it is necessary for the Government to provide support in housing in the key islands. This is also a key in supporting voluntary movement of the people in small islands to larger ones so as to the Government's investment for economic and social infrastructure will have maximum benefits from the viewpoint of economies of scale.</p>										

<p><b>b. Goal and purpose:</b> The TA will provide recommendations for the Government's policy framework and investment priorities for housing support in the atolls.</p> <p><b>c. Components and outputs:</b> The technical assistance will (i) review the Government's current policy framework and programs for atoll housing; (ii) develop a short-, medium-, and long-term plan for the people's in-country moving and settlement; (iii) develop recommendations for the Government's policy framework and investment priorities for housing support in the atolls.</p> <p><b>d. Expected results and deliverables:</b> A policy framework and time-bound programs for the Government's support for atoll housing will be developed.</p> <p><b>e. Social or environmental issues or concerns:</b> No issues are envisaged at this stage.</p> <p><b>f. Plans for disseminating results/deliverables:</b> The result of the TA will be made available to the public.</p>
<p><b>7. Proposed executing/implementing agencies:</b> Ministry of Finance and Treasury / Ministry of Atolls Administration</p>
<p><b>8. Nature/extent of government/beneficiary involvement in identifying or conceptualizing the assistance:</b> Initial discussion has been undertaken with the Government.</p>
<p><b>9. Timetable for assistance design, processing, and implementation</b></p> <p>a. Year included in CSP update: 2003</p> <p>b. Expected date of submission for approval Lending: Not applicable Nonlending (project preparatory): Not applicable Nonlending (other than project preparatory): Quarter II 2006</p> <p>c. Period and duration of assistance Lending: Not applicable Nonlending: 6 months</p>
<p><b>10. Financing Plan</b></p> <p>a. For lending <input type="checkbox"/> Ordinary capital resources: <input type="checkbox"/> Asian Development Fund: <input type="checkbox"/> Other:</p> <p>If cofinancing is required indicate sources, and amount sought: If known, provide cost estimates and financing arrangements (e.g., total cost, ADB financing, other financing, and government financing):</p> <p>b. For nonlending <input type="checkbox"/> No resources required, other than ADB staff <input type="checkbox"/> ADB's administrative budget: <input checked="" type="checkbox"/> Grant TA funds: \$400,000 (TASF) <input type="checkbox"/> Other:</p> <p>If cofinancing is required indicate sources, and amount sought: To be determined If known, provide cost estimates and financing arrangements (e.g., total cost, ADB financing, other financing, and government financing): To be determined</p> <p>ADB = Asian Development Bank, CSP = country strategy and program, TA = technical assistance, TASF = Technical Assistance Special Fund.</p>

**Table A3.6: Development of Small and Medium-Sized Enterprises in the Atolls  
Concept Paper**

Date: 31 July 2003

<p><b>1. Type/modality of assistance</b></p> <p><input type="checkbox"/> Lending</p> <p><input type="checkbox"/> Project loan</p> <p><input type="checkbox"/> Program loan</p> <p><input type="checkbox"/> Sector loan</p> <p><input type="checkbox"/> Sector development program loan</p> <p><input type="checkbox"/> Other:</p> <p><input checked="" type="checkbox"/> Nonlending</p> <p><input checked="" type="checkbox"/> Project preparatory</p> <p><input type="checkbox"/> Other than project preparatory</p> <p><input type="checkbox"/> Economic, thematic, and sector work</p> <p><input type="checkbox"/> Institutional development</p> <p><input type="checkbox"/> Other</p>										
<p><b>2. Assistance Focus</b></p> <p>a. If assistance focuses on a particular sector or subsector, specify the Sector: Finance and Industry Subsector: Small and Medium-sized Enterprise Development</p> <p>b. For project preparatory and lending, classification</p> <p><input type="checkbox"/> Core poverty intervention</p> <p><input checked="" type="checkbox"/> Poverty intervention</p> <p>c. Key thematic areas</p> <table> <tr> <td><input checked="" type="checkbox"/> Economic growth</td> <td><input type="checkbox"/> Human development</td> </tr> <tr> <td><input checked="" type="checkbox"/> Gender and development</td> <td><input type="checkbox"/> Good governance</td> </tr> <tr> <td><input type="checkbox"/> Environmental protection</td> <td><input checked="" type="checkbox"/> Private sector development</td> </tr> <tr> <td><input type="checkbox"/> Regional cooperation</td> <td><input type="checkbox"/> Social protection</td> </tr> <tr> <td><input type="checkbox"/> Other</td> <td></td> </tr> </table>	<input checked="" type="checkbox"/> Economic growth	<input type="checkbox"/> Human development	<input checked="" type="checkbox"/> Gender and development	<input type="checkbox"/> Good governance	<input type="checkbox"/> Environmental protection	<input checked="" type="checkbox"/> Private sector development	<input type="checkbox"/> Regional cooperation	<input type="checkbox"/> Social protection	<input type="checkbox"/> Other	
<input checked="" type="checkbox"/> Economic growth	<input type="checkbox"/> Human development									
<input checked="" type="checkbox"/> Gender and development	<input type="checkbox"/> Good governance									
<input type="checkbox"/> Environmental protection	<input checked="" type="checkbox"/> Private sector development									
<input type="checkbox"/> Regional cooperation	<input type="checkbox"/> Social protection									
<input type="checkbox"/> Other										
<p><b>3. Coverage</b></p> <p><input checked="" type="checkbox"/> Country                      <input type="checkbox"/> Subregional                      <input type="checkbox"/> Interregional</p> <p><input type="checkbox"/> Internal policy development</p>										
<p><b>4. Responsible division/department:</b> South Asia Governance, Finance and Trade Division</p>										
<p><b>5. Responsible ADB officer:</b> Yesim Elhan</p>										
<p><b>6. Description of assistance</b></p> <p><b>a. Background/linkage to country/regional strategy:</b> As men find gainful employment abroad or on resort (uninhabitable) islands, the gender-specific absenteeism increasingly witnessed in the atolls has exacerbated the vulnerability, mostly of women, the young, and those still residing in the atolls. Addressing this phenomenon and private sector development have been on the national development agenda of the Government of the Maldives, and this was articulated during ADB's last high-level interactions with the Government. The Government requested ADB to lend technical and financial support to facilitate private entrepreneurial development, the first step of which will be the development of SMEs and relevant financing schemes.</p> <p><b>b. Goal and purpose:</b> The TA will design a loan project for developing SMEs in selected atolls and outer islands of the Maldives.</p>										

<p><b>c. Components and outputs:</b> The TA will design a loan project that will (i) support development of SMEs (including necessary financing schemes, market accessibility plans, and entrepreneurial training) in the atolls; (ii) provide technical support for developing private businesses and increasing their market penetration; and (iii) generate employment for economically vulnerable segments of the population, contributing to the pro-poor growth initiatives of the Government.</p> <p><b>d. Expected results and deliverables:</b> A self-sustaining, privately owned and operated SME network; and enhanced human capital through entrepreneurship training.</p> <p><b>e. Social or environmental issues or concerns:</b> Given the very low level of employed women in the atolls, women's participation and involvement in SMEs will be prioritized.</p> <p><b>f. Plans for disseminating results/deliverables:</b> The results and modalities of the economic efforts supported under the forthcoming loan project will be discussed with major beneficiaries at regular intervals during project implementation, folding constructive suggestions into project design. At the end of the Project, lessons learned will be compiled to guide future such efforts.</p>
<p><b>7. Proposed executing/implementing agencies:</b> The Ministry of Finance and Treasury will be the Executing Agency and the Ministry of Women's Affairs and Social Security will be the Implementing Agency.</p>
<p><b>8. Nature/extent of government/beneficiary involvement in identifying or conceptualizing the assistance:</b> Consultations with the Ministry of Finance and Treasury / Ministry of Women's Affairs and Social Security, and approved by the Project Appraisal Committee of the Government</p>
<p><b>9. Timetable for assistance design, processing, and implementation</b></p> <p>a. Year included in CSP update: 2001</p> <p>b. Expected date of submission for approval Lending: Quarter: Nonlending (project preparatory): IIQ 2006 Nonlending (other than project preparatory): Not applicable</p> <p>c. Period and duration of assistance Lending: Not applicable Nonlending: 8 months</p>
<p><b>10. Financing Plan</b></p> <p>a. For lending</p> <p><input type="checkbox"/> Ordinary capital resources:</p> <p><input type="checkbox"/> Asian Development Fund: \$6 million</p> <p><input type="checkbox"/> Other:</p> <p>If cofinancing is required indicate sources, and amount sought: To be determined If known, provide cost estimates and financing arrangements (e.g., total cost, ADB financing, other financing, and government financing): To be determined</p> <p>b. For nonlending</p> <p><input type="checkbox"/> No resources required, other than ADB staff</p> <p><input type="checkbox"/> ADB's administrative budget:</p> <p><input checked="" type="checkbox"/> Grant TA funds: \$600,000 (To be determined)</p> <p><input type="checkbox"/> Other:</p> <p>If cofinancing is required indicate sources, and amount sought: If known, provide cost estimates and financing arrangements (e.g., total cost, ADB financing, other financing, and government financing):</p>

ADB = Asian Development Bank, CSP = country strategy and program, SME = small and medium-sized enterprise, TA = technical assistance.