

COUNTRY AND PORTFOLIO INDICATORS, AND ASSISTANCE PIPELINE

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

Goals and Targets	Country Status
<p>Goal 1: Eradicate Extreme Poverty and Hunger</p> <p>Target 1: Halve, between 1990 and 2015, the proportion of people whose income is less than \$1/day.</p> <p>Target 2: Halve, between 1990 and 2015, the proportion of people who suffer from hunger.</p>	<p>The preliminary data of the Vulnerability and Poverty Assessment update in 2004 showed that 22% of the population lived below the poverty line of Rf15 (\$1.17/day as of 2004). This is a reduction of 21% since 1997. The Poverty Reduction Partnership Agreement between the Government and the Asian Development Bank aims to reduce poverty incidence to 25% by 2015.</p> <p>No hunger is evident.</p>
<p>Goal 2: Achieve Universal Primary Education</p> <p>Target 3: Ensure that, by 2015, children everywhere, boys and girls alike, will be able to complete a full course of primary schooling.</p>	<p>Universal access to primary schools has been achieved; around 97.5% complete primary schooling</p>
<p>Goal 3: Promote Gender Equality and Empower Women</p> <p>Target 4: Eliminate gender disparity in primary and secondary education, preferably by 2005, and in all levels of education no later than 2015.</p>	<p>The ratio of girls to boys enrolled in primary and secondary schools has been 100%.</p>
<p>Goal 4: Reduce Child Mortality</p> <p>Target 5: Reduce by two thirds, between 1990 and 2015, the under-5 mortality rate.</p>	<p>The under-5 mortality rate per 1000 live births has been reduced from 48 in 1990 to 30 in 2000.</p>
<p>Goal 5: Improve Maternal Health</p> <p>Target 6: Reduce by three quarters, between 1990 and 2015, the maternal mortality ratio.</p>	<p>The maternal mortality ratio per 100,000 live births has been reduced from 480 in 1990 to 75 in 2001.</p>
<p>Goal 6: Combat HIV/AIDS, Malaria, and Other Diseases</p> <p>Target 7: Have halted by 2015, and begun to reverse, the spread of HIV/AIDS.</p> <p>Target 8: Have halted by 2015, and begun to reverse, the incidence of malaria and other major diseases.</p>	<p>The spread of HIV/AIDS has been insignificant.</p> <p>Those diseases are under control.</p>
<p>Goal 7: Ensure Environmental Sustainability</p> <p>Target 9: Integrate the principles of sustainable development into country policies and programs and reverse the loss of environmental resources.</p> <p>Target 10: Halve, by 2015, the proportion of people without sustainable access to safe drinking water.</p> <p>Target 11: By 2020, achieve a significant improvement in the lives of at least 100 million slum dwellers.</p>	<p>Preservation of the ecosystem is one of the key development items for the country under the Sixth National Development Plan (2001–2005).</p> <p>The proportion has increased to 76.5% in 2000 from 58% in the early 1980s (for Maldives).</p> <p>The country has no slum dwellers.</p>

HIV/AIDS = human immunodeficiency virus/acquired immunodeficiency syndrome, Rf = rufiyaa.

Table A1.2: Country Economic Indicators

Item	Fiscal Year				
	2000	2001	2002	2003	2004
A. Income and Growth					
1. GDP per Capita (\$, current)	2,327.0	2,265.0	2,284.0	2,441.0	2,601.0
2. GDP Growth (% , in constant prices)	4.8	3.5	6.5	8.4	8.8
a. Agriculture	(0.7)	5.1	15.9	2.6	2.9
b. Industry	1.6	8.1	10.4	6.9	9.9
c. Services	6.0	2.4	4.7	9.6	9.4
B. Saving and Investment (current and market prices, % of GDP)					
1. Gross Domestic Investment	—	—	—	—	—
2. Gross National Saving	—	—	—	—	—
C. Money and Inflation (annual change)					
1. Consumer Price Index	(1.2)	0.7	0.9	(2.9)	6.4
2. Total Liquidity (M2)	4.1	9.0	19.3	15.0	32.6
D. Government Finance (% of GDP)					
1. Revenue and Grants	32.3	33.0	33.1	34.4	35.2
2. Expenditure and Onlending	36.7	37.7	38.0	38.5	37.0
3. Overall Fiscal Surplus (deficit)	(4.4)	(4.7)	(4.9)	(4.1)	(1.8)
E. Balance of Payments					
1. Merchandise Trade Balance (% of GDP)	(37.4)	(37.8)	(33.2)	(37.1)	(49.1)
2. Current Account Balance (% of GDP)	(8.2)	(9.4)	(5.6)	(6.9)	(12.0)
3. Merchandise Export (\$) Growth (annual % change)	18.8	1.4	18.1	13.0	13.0
– 4. Merchandise Import (\$) Growth (annual % change)	(3.4)	1.3	(2.4)	18.0	30.7
F. External Payments Indicators					
1. Gross Official Reserves (including gold, \$ million)	124.1	94.3	134.5	161.0	205.1
In months of current year's imports of goods	3.8	2.9	4.1	4.1	3.8
2. External Debt Service (% of exports of goods and services)	4.2	4.3	3.8	3.7	3.8
3. Total External Debt (% of GDP)	33.5	33.6	40.4	40.4	40.4
G. Memorandum Items					
1. GDP (current prices, Rf billion) ^c	7,348.4	7,650.8	8,201.0	8,905.8	9,639.2
2. Exchange Rate (Rf/\$, average) ^c	11.77	12.29	12.80	12.80	12.80
3. Population (million)	0.27	0.28	0.28	0.29	0.29

— = not available, GDP = gross domestic product, M2 = total liquidity, Rf = rufiyaa.

^a Includes agriculture, fishing, coral, and mining.

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

Table A1.3: Country Poverty and Social Indicators

Item	Period			Latest Year
	1990	1995		
A. Population Indicators				
1. Total Population (million)	0.21	0.24	0.29	(2004)
2. Annual Population Growth Rate (% change)	3.4 (1985-1990)	2.7 (1990-1995)	3.0	(1975-2002)
B. Social Indicators				
1. Total Fertility Rate (births/woman)	—	5.4	2.8	(2000)
2. Maternal Mortality Rate (per 100,000 live births)	200	—	110	(2000)
3. Infant Mortality Rate (below 1 year/1,000 live births)	34	32	14	(2003)
4. Life Expectancy at Birth (years)	65	70	71	(2003)
a. Female	—	—	71	(2003)
b. Male	—	—	70	(2003)
5. Adult Literacy (%)	98	—	99	(2000)
a. Female	—	—	99	(1999)
b. Male	—	—	99	(1999)
6. Primary School Gross Enrollment (%)	—	—	99	(2001)
7. Secondary School Gross Enrollment (%)	—	—	31	(2001)
8. Child Malnutrition (% below age 5)	56.1 (1980-1985)	—	30	(1995-2002)
9. Population Below Poverty Line (International, %)	—	—	21 ^a	(2004)
10. Population with Access to Safe Water (%)	58 (1980-1985)	—	100	(2000)
11. Population with Access to Sanitation (%)	—	—	69.3	(2000)
12. Public Education Expenditure (% of GDP)	4.0	4.7	7.7	(2000)
13. Human Development Index	0.49	—	0.75	(2002)
Rank	112/173	—	84/177	(2004)
14. Gender-Related Development Index	—	—	0.73	(1999)
Rank	—	—	69/146	(1999)
C. Poverty Indicators				
1. Poverty Incidence	—	—	21 ^a	(2004)
2. Percent of Poor to Total Population	—	—	21 ^a	(2004)
a. Malé	—	—	2	(2004)
b. Atolls	—	—	28	(2004)
3. Poverty Gap	—	—	0.06	(2004)
4. Poverty Severity Index	—	—	—	
5. Inequality (Theil L Index)	—	—	—	
6. Human Poverty Index	—	—	17	(2004)
Rank	—	—	17/95	(2004)

— = not available, GDP = gross domestic product.

^a 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. *2004 Statistical Yearbook of Maldives*. Malé; United Nations Development Programme. 2004. *Human Development Report 2004*. New York; and the Government of the Maldives.

Table A1.4: Country Environment Indicators

Indicator	1990	Latest Year	
A. Energy Efficiency of Emissions			
1. GDP/Unit of Energy Use (PPP\$/kgoe)	—	—	
2. Traditional Fuel Use (% of total energy use)	—	—	
3. Carbon Dioxide Emissions	—	—	
a. Tons	—	—	
b. Tons per Capita	—	0.54	(2001)
B. Water Pollution: Water and Sanitation			
1. % Urban Population with Access to Safe Water	—	100	(2000)
2. % Rural Population with Access to Safe Water	—	72.05	(2000)
3. % Urban Population with Access to Sanitation	—	100	(2000)
C. Land Use and Deforestation			
1. Forest Area (million hectares)	—	0.0	(2000)
2. Average Annual Deforestation	—	0.0	(2000)
a. Km ²	—	0.0	(2000)
b. % Change	—	0.0	(2000)
3. Rural Population Density (people/km ² of arable land)	—	19,922	
4. Arable Land (% of total land)	—	—	
5. Permanent Cropland (% of total land)	—	—	
D. Biodiversity and Protected Areas			
1. Nationally Protected Area	—	0.0 ^a	(2000)
a. Million Hectares	—	0.0	(2000)
b. % of Total Land	—	0.0	(2000)
2. Marine Animals (number of threatened species)	—	9	(2004)
3. Birds (number of threatened species)	—	70	(2003)
4. Higher Plants (number of threatened species)	—	—	
5. Reptiles (number of threatened species)	—	5	(1995)
6. Amphibians (number of threatened species)	—	—	(1995)
E. Urban Areas			
1. Urban Population			
a. Million	0.06	0.0	(2000)
b. % 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)	—	2.48	(1999)

— = not available, GDP = gross domestic product, kg = kilogram, kgoe = kilograms of oil equivalent, km² = square kilometer, PPP = purchasing power parity.

^a Although there are no legally protected land areas in the Maldives, there are 23 protected marine dive sites.

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; Ministry of Planning and National Development. 2004. *State of the Environment*. Malé; United Nations Development Programme, 2004. *Human Development Report 2004*, New York; and World Bank. 2002. *The Little Green Data Book 2002*. Washington, DC.

Table A1.5: Development Coordination Matrix

Sector/Thematic/Area	ADB Strategy/Activities	Other Development Partners' Strategy/Activities
Construction and Land Reclamation	Post Secondary Education Development Project (1998)	<p>Belgium/Fortis Bank: Hulhumalé additional reclamation and coastal work</p> <p>People's Republic of China: Construction of Ministry of Foreign Affairs building, new National Museum, Malé waste equipment collection, housing construction (tsunami, China Red Cross)</p> <p>Denmark: Fuah Mulaku Harbor Project; Malé Water Sewerage Project</p> <p>EC: Shelter/housing (tsunami affected); safe island program (tsunami)</p> <p>Japan: Seawall construction in Malé Island (Phase II, III, and IV); shelter (tsunami)</p> <p>Thailand/Exim Bank: Hulhumalé development</p> <p>World Bank: Assistance to Hulhumalé development programs and assistance for HDFC</p>
Education	<p>Develop postsecondary education and skills development</p> <ul style="list-style-type: none"> - Postsecondary Education Development Project (1998) - Employment Skills Training (2003) <p>Develop a regulation framework for the education sector</p> <ul style="list-style-type: none"> - Strengthening the Framework of Education Towards Vision 2020 	<p>Canada: Support for disabled children, raising disability awareness, construction of preschool-cum-training center, assistance for disabled children, ICT Center in Shaviyani</p> <p>IsDB: Fifth Malé Primary School, Northern Regional Secondary School Project, Health and Education Project I and II, Institute of Health and Science</p> <p>Japan: Reconstruction of Thaajudheen School (primary)</p> <p>New Zealand: Scholarships programs and study awards, Baa Atoll Education Center, women empowerment, educational library resources</p> <p>OPEC Fund: Atolls schools upgrading</p> <p>Qatar: Construction of madrasah and schools, health education</p> <p>Saudi Arabia: Construction of Islamic studies building</p>

Sector/Thematic/Area	ADB Strategy/Activities	Other Development Partners' Strategy/Activities
		<p>Singapore: Establishment of Kudafari Preschool</p> <p>Sri Lanka: Central library</p> <p>UNDP: Upgrading and expansion of atoll schools, atoll schools, custom data system, HRD in meteorology</p> <p>UNICEF: Early child development supports, mother and child nutrition, quality health care for mother and children, quality learning environment, promotion of quality education</p> <p>UK: British scholarships (SGS)</p> <p>World Bank: Develop primary and secondary education and teacher training, third education development project (2001), integrated human resource development project (2004)</p>
Energy	<p>Expansion of power supply capacity in Malé</p> <ul style="list-style-type: none"> - Third Power System Development Project (1997) <p>Promote electrification of outer islands</p> <ul style="list-style-type: none"> - Outer Islands Electrification Project (2001) - Islands Electrification Project (Phase II) (2007) <p>Power component under the Tsunami Emergency Assistance Project (2005)</p> <ul style="list-style-type: none"> - rehabilitation of damaged power supply system 	<p>Denmark/Uni Bank: Third Power System Development Project (cofinancing with ADB)</p> <p>Japan (JICA): Promote electrification of outer islands</p> <p>United Nations: Assistance in developing sustainable energy policy (UNDP)</p>
Environmental Management	<p>Address environmental concerns under various investment projects</p> <ul style="list-style-type: none"> - Regional Development Project (1999) - Regional Development Project (Phase II) (2005) - Promoting Sound Environmental Management in the aftermath of the Tsunami (advisory TA, 2005) 	<p>Australia (AusAid): Facilitate protected areas system and management</p> <p>Canada: Holhudhoo Waste Management, Llamu Gaadhoo and Maamendhoo Water Tank Projects</p> <p>IsDB: Infrastructure development for poverty alleviation in the atolls</p> <p>New Zealand: Environment protection (tsunami)</p>

Sector/Thematic/Area	ADB Strategy/Activities	Other Development Partners' Strategy/Activities
		<p>Japan (JICA): Promote protection from coastal erosion and sea level rise, seawall and water-break construction (Malé)</p> <p>UN: Sustainable use of biodiversity associated with coral reef of Maldives (UNDP), awareness and incentives programs (UNEP), atoll ecosystem awareness (UNDP/GEF), quality learning environment (UNICEF)</p>
Finance and Industry	<p>Develop small- and medium-sized enterprises (SMEs) in the atolls</p> <ul style="list-style-type: none"> - Commercialization of Agriculture and Mariculture (2004) - Development of Credit Schemes in the Atolls (2006) - Development of SMEs in the Atolls (2006) 	<p>China: Agreement on economic and technical cooperation</p> <p>Commonwealth Secretariat: Advise on financial sector development and reforms</p> <p>EC: Small and cottage industries support (tsunami)</p> <p>IsDB: Microcredit project in the atolls</p> <p>IFC: Establishment of a leasing company</p> <p>IMF: Policy dialogue on financial sector reforms; grant assistance (tsunami)</p> <p>UN: Small-scale pilot programs for microcredit in selected outer islands (UNDP)</p> <p>World Bank: Establishment of a financial intelligence unit, anti-money laundering legislation, establishment of HDFC</p>
Fisheries and Agriculture	<p>Create employment opportunities in the atolls</p> <ul style="list-style-type: none"> - Commercialization of Agriculture and Mariculture (2004) <p>Agriculture and fisheries component under the Tsunami Emergency Assistance Project (2005)</p> <ul style="list-style-type: none"> - support new livelihoods for tsunami-affected farmers and fishermen (livelihood tools, working capital) 	<p>Australia: Increasing income generation through agriculture</p> <p>Canada: Manadhoo farm irrigation</p> <p>EC: Tools for agriculture (tsunami)</p> <p>Japan: Livelihood (tsunami)</p> <p>Kuwait Fund: Fisheries sector studies</p> <p>Netherlands: Collector vessels to MIFCO</p> <p>New Zealand: Agriculture (tsunami)</p>

Sector/Thematic/Area	ADB Strategy/Activities	Other Development Partners' Strategy/Activities
		<p>United Kingdom: Livelihood projects for tsunami-affected (British Red Cross)</p> <p>United Nations: Improved handling of fresh fish (FAO), agriculture officers training (FAO), integrated pest management of coconut hispid beetle (FAO), and Southern Atolls Development Project (IFAD), hydroponics agriculture (UNDP)</p> <p>World Bank: Fisheries sector report and establishment of bait fishery</p>
Gender and Development		<p>UN: Mainstreaming of Population and Gender in Development (UNFPA), Advocacy on Gender Equality and Male Participation through Mass Media (UNFPA).</p>
Good Governance	<p>Promote improved public sector management, including better fiscal management and prepare for possible graduation from LDC status</p> <ul style="list-style-type: none"> - Strengthening Public Accounting System Project (2002) - Revenue Diversification (2002) - Debt Management (2003) - Capacity Building for the National Statistical System (2003) - Enhancement of the Maldives Social Security System - Strengthening Capacity in Project Management and Evaluation for the MOFT (2005) - Capacity Building for Public Service Division (2005) 	<p>EC: Strengthening regional development administration (2004–2005)</p> <p>IMF: Advise on fiscal, monetary, and foreign exchange policies</p> <p>UN: Strengthening aid management capacity (DER/MFA-UNDP); capacity building in statistics (UNDP); assistance to the National Human Rights Commission (UNDP), undertake poverty survey (UNDP)</p> <p>World Bank: Social security study (2003/2004) and public expenditure management reform</p>
Health		<p>Germany: Health support (tsunami)</p> <p>HSBC: CT scanner/suppliers credit (1997)</p> <p>IsDB: Construction and upgrading of regional hospitals, Faculty of Health Sciences, Health and Education Project – Phase I (2001) and II (2004)</p> <p>Japan: Food aid</p>

Sector/Thematic/Area	ADB Strategy/Activities	Other Development Partners' Strategy/Activities
		<p>Qatar: Assistance to "Society of Health Education"</p> <p>UN: Reproductive health quality (UNFPA), access to safe water and environmental sanitation (UNICEF), provide various assistance to augment human resource (WHO), improve health services delivery (WHO), reduce high maternal mortality rate</p>
Information and Communications Technology	<p>Establish government network and promote telecommunications sector reforms</p> <ul style="list-style-type: none"> - Information Technology Development Project (2001) 	<p>Brunei: Establishment of computer network (Ministry of Foreign Affairs)</p> <p>India: Computerization of Maldives Post Ltd.</p> <p>Japan: Rehabilitation of infrastructure (tsunami)</p> <p>Republic of Korea: Communication network in the atolls (tsunami)</p> <p>Singapore: Establishment of ICT Center in Kudafari</p> <p>Sweden: Telecom equipment</p> <p>United Nations: Institutional strengthening of customs data processing system (UNDP), formulation of ICT policy for community-based ICT initiatives (UNDP)</p> <p>World Bank: Export services to draft telecom legislation</p>
Regional Development	<p>Foster regional development through provision of economic and social infrastructure</p> <ul style="list-style-type: none"> - Regional Development Project (1999) - Regional Development Project (Phase II) (2005) <p>Water supply, sanitation, and solid waste management component under the Tsunami Emergency Assistance Project (2005)</p> <ul style="list-style-type: none"> - rehabilitate and provide water supply, sanitation, and solid waste management and services for 69 most severely affected islands 	<p>European Union: Strengthening regional development administration (pipeline); sanitation (tsunami)</p> <p>Finland: Noonu Community Center</p> <p>IsDB: Cofinancing for Villingili water supply and sanitation, water supply and sewerage facilities in the atolls (2004), infrastructure development for poverty alleviation in the atolls</p> <p>India: Population and Development Consolidation Program</p> <p>OPEC Fund: Villingili (southern atoll) water supply and sanitation</p> <p>New Zealand: Community rain water collection tanks in the atolls, garbage disposal</p>

Sector/Thematic/Area	ADB Strategy/Activities	Other Development Partners' Strategy/Activities
		<p>United Nations: Atoll development for sustainable livelihood (UNDP); assistance for atoll development livelihood project (UNDP), income generation alternatives</p>
Transport/Port/Airport	<p>Formulate a transport master plan - Transport Master Plan (2002)</p> <p>Develop transport system in the atolls - Domestic Maritime Transport (2006)</p> <p>Transport access component under the Tsunami Emergency Assistance Project (2005) - rehabilitation of damaged jetties, repairs of sea walls and quay walls, and the rehabilitation of Male' International Airport; - rehabilitation of maritime navigation aids, procurement of inter-island transport capacity for reconstruction works</p>	<p>Denmark/DANIDA: Develop ports and/or harbors</p> <p>HSBC/UK: Gan Airport Upgrading, desalination plants (tsunami-British Red Cross)</p> <p>IsDB: Villingili harbor development, Gan-Hithadhoo extension Link road</p> <p>Kuwait Fund: Develop selected transportation infrastructure, including airport upgrading and regional port</p> <p>Netherlands/ING Bank: Collector vessels</p> <p>OPEC Fund: Airport upgrading and southern atolls development</p> <p>Saudi Fund: Malé airport upgrading (Phase IV)</p>
Tsunami Emergency Relief	Not available.	<p>Bhutan; Brunei; Canada; People's Republic of China; Cyprus; Egypt; EC; France; Germany; Greece; Hong Kong, China; India; Iran; Japan; Democratic People of Korea; Libya; Malaysia; Mauritius; Nepal; New Zealand; Norway; Qatar; Republic of Korea; Saudi Arabia; Thailand; Tonga; Turkey; United Kingdom; United States; Vanuatu;</p> <p>Islamic Development Bank</p> <p>OPEC Fund: Grant assistance</p> <p>United Nations: FAO, UN Crisis Centre, UNCT, UNDP, UNFPA, UNHCR, UNICEF, OCHA, WFP, WHO.</p>

ADB=Asian Development Bank, AusAID=Australian Agency for International Development, DANIDA=Danish International Development Agency, EC=European Commission, FAO=Food and Agriculture Organization, GEF=Global Environment Facility, HDFC=Housing Development Finance Corporation, HRD=human resource development, HSBC=Hongkong Shanghai Bank Corporation, ICT=information and communication technology, IFAD=International Fund for Agricultural Development, IFC=International Finance Cooperation, IMF=International Monetary Fund, IsDB=Islamic Development Bank, JICA=Japan International Cooperation Agency, LDC=least-developed country, MIFCO=Maldives Industries Fisheries Company, MOFT=Ministry of Finance and Treasury, OPEC=Organization of the Petroleum Exporting Countries Fund, OCHA=United Nations Office for Coordination of Humanitarian Affairs, SGS=small grants schemes, SME=small and medium enterprises, TA=technical assistance, UK=United Kingdom, UN=United Nations, UNDP=United Nations Development Programme, UNEP=United Nations Environment Programme, UNFPA=United Nations Population Fund, UNHCR=United Nations Refugee Agency, UNICEF=United Nations Children Fund, WFP=World Food Programme, WHO=World Health Organization.

Table A1.6: Portfolio Indicators—Portfolio Amounts and Ratings
(public sector loans, as of 31 December 2004)

Sector	Net Loan Amount		Rating ^a													
			Total		Highly Satisfactory		Satisfactory		Partly Satisfactory		Unsatisfactory		Potential Problem ^b		At Risk ^c	
	\$ million	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	(%)
Education	13.2	27.4	2	33.3	—	—	2	100.0	—	—	—	—	—	—	—	—
Energy	9.7	20.1	1	16.7	—	—	1	100.0	—	—	—	—	—	—	—	—
Law and Public Sector Management	5.9	12.1	1	16.7	—	—	—	—	—	—	1	100.0	—	—	1	100.0
Multisector	8.0	16.6	1	16.7	—	—	1	100.0	—	—	—	—	—	—	—	—
Transport and Communication	11.6	23.9	1	16.7	—	—	1	100.0	—	—	—	—	—	—	—	—
Total	48.4	100.0	6	100.0	—	—	5	83.3	—	—	1	16.7	—	—	1	16.7

— = not available, No. = number.

^a One rating for implementation progress and development objectives, based on the lower rating of either.

^b Potential problem loans are satisfactory loans but have four or more risk factors associated with partly satisfactory or unsatisfactory performance.

^c A loan is "at risk" if it is rated partly satisfactory, unsatisfactory, or 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 2004)

Disbursements and Transfers	OCR	ADF	Total
Disbursements^a			
Total Funds Available for Withdrawal (\$ million)	—	49.1	49.1
Disbursed Amount (\$ million, cumulative)	—	18.2	18.2
Percentage Disbursed (disbursed amount/total available)	—	37.2	37.2
Disbursements (\$ million, latest year)	—	2.2	2.2
Disbursement Ratio (%) ^b	—	6.9	6.9
Net Transfer of Resources (\$ million)^c			
2000	—	0.7	0.7
2001	—	2.2	2.2
2002	—	5.6	5.6
2003	—	3.9	3.9
2004	—	0.9	0.9

— = not available, ADF = Asian Development Fund, OCR = ordinary capital resources.

^a Includes all loans with disbursements during 2004.

^b 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
(1999–2004)

Sector	Highly Successful		Successful		Partly Successful		Unsuccessful		No Rating		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Agriculture and Natural Resources	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Education	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Energy	0	0.0	1	50.0	0	0.0	0	0.0	0	0.0	0	0.0
Finance	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Health, Nutrition, and Social Protection	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Industry and Trade	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Law and Public Sector Management	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Multisector	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Transport and Communication	0	0.0	1	50.0	0	0.0	0	0.0	0	0.0	0	0.0
Water Supply, Sanitation, and Waste Management	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Total	0	0.0	2	100.0	0	0.0	0	0.0	0	0.0	0	0.0

— = not available, No. = number.

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

Table A1.9: Portfolio Implementation Status
(public sector loans, as of 31 December 2004)

Sector	Loan No.	Seg	Title	Net Loan Amount		Approval Date (dd/mm/yy)	Effective Date (dd/mm/yy)	Closing Date		Progress (% complete)
				OCR (\$ million)	ADF (\$ million)			Original (dd/mm/yy)	Revised (dd/mm/yy)	
ED	1637		Postsecondary Education Development Project	—	6.750	30 Sep 98	20 May 99	31 Jul 04	31 Jan 06	55.0
MS	1695		Regional Development Project	—	8.021	2 Sep 99	2 Mar 00	31 Dec 04	31 Dec 05	94.0
TC	1882		Information Technology Development Project	—	11.591	17 Dec 01	25 Jul 02	30 Jun 05	—	19.0
EN	1887		Outer Islands Electrification Sector Project	—	9.716	18 Dec 01	25 Jul 02	31 Dec 05	30 Jun 07	12.0
LW	1915		Strengthening Public Accounting Systems (Phase II)	—	5.852	27 Sep 02	—	30 Jun 06	—	0.0
ED	2028		Employment Skills Training Project	—	6.495	2 Dec 03	6 Aug 04	31 Mar 09	—	—
Total				—	48.4					

— = not available, ADF = Asian Development Fund, ED = education, EN = energy, LW = law and public sector management, MS = multisector, No. = number, OCR = ordinary capital resources, Seg = segment (pertaining to loans with more than one withdrawal authority), TC = transport and communication.
Source: Asian Development Bank estimates.

Sector	Loan No.	Seg	Title	Cumulative Contracts/ Commitments (\$ million)	Cumulative Disbursements (\$ million)	Rating		Potential Problem ^a	At Risk ^b
						IP	DO		
ED	1637		Postsecondary Education Development Project	4.0	4.0	S	S	No	No
MS	1695		Regional Development Project	6.4	6.6	S	S	No	No
TC	1882		Information Technology Development Project	0.5	0.3	S	S	No	No
EN	1887		Outer Islands Electrification Sector Project	1.4	0.8	S	S	No	No
LW	1915		Strengthening Public Accounting Systems (Phase II)	0.0	0.0	U	S	No	Yes
ED	2028		Employment Skills Training Project	0.0	0.0	S	S	No	No
Total				12.4	11.8				

DO = development objectives, ED = education, EN = energy, IP = implementation progress, LW = law and public sector management, MS = multisector, No. = number, S = satisfactory, Seg = segment (pertaining to loans with more than one withdrawal authority), TC = transport and communication, U = unsatisfactory.

^a "Yes" for loans with four or more risk factors associated with partly satisfactory or unsatisfactory performance.

^b 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.

Source: Asian Development Bank estimates.

Table A1.10: Assistance Pipeline for Lending Products, 2006–2008

Sector Project/Program Name	Targeting Classifi- cation	Thematic Priority	Division	Year of Project Preparatory Assistance	Total	Cost (\$ million)						
						OCR	ADB		Total	Gov't.	Co- financing	
							ADF					
							Loans	Grants				
2006 Firm Loan												
Transport and Communications												
1. Domestic Maritime Transport Development Project ^a	GI	ECG/ISD	SATC	2004	8.0	0.0	6.0	0.0	6.0	2.0	tbd	
Subtotal					8.0	0.0	6.0	0.0	6.0	2.0	tbd	
Total					8.0	0.0	6.0	0.0	6.0	2.0	tbd	
2006 Standby Loan												
Industry and Trade												
1. Development of SMEs in the Atolls	GI	ECG/PSD	SAGF	2005	8.0	0.0	6.0	0.0	6.0	2.0	tbd	
Subtotal					8.0	0.0	6.0	0.0	6.0	2.0	tbd	
2007 Firm Loans												
Energy												
1. Island Electrification (Phase II) ^c	GI	ECG	SAEN	2005	8.0	0.0	6.0	0.0	6.0	2.0	tbd	
Subtotal					8.0	0.0	6.0	0.0	6.0	2.0	tbd	
Industry and Trade												
2. Development of SMEs in the Atolls ^b	GI	ECG/ENV	SAGF	2005	8.0	0.0	6.0	0.0	6.0	2.0	tbd	
Subtotal					8.0	0.0	6.0	0.0	6.0	2.0	tbd	
Total					16.0	0.0	12.0	0.0	12.0	4.0	tbd	
2007 Standby Loan												
Agriculture and Natural Resources												
1. Commercialization of Agriculture	GI	ECG	SAAE	2006	8.0	0.0	6.0	0.0	6.0	2.0	tbd	
Subtotal					8.0	0.0	6.0	0.0	6.0	2.0	tbd	

^a 2005 ADF allocation.

^b 2006 ADF allocation.

^c 2007 ADF allocation.

Sector Project/Program Name	Targeting Classifi- cation	Thematic Priority	Division	Year of Project Preparatory Assistance	Total	Cost (\$ million)						
						OCR	ADB		Total	Gov't.	Co- financing	
							ADF					
							Loans	Grants				
2008 Firm Loan												
Agriculture and Natural Resources												
1. Commercialization of Agriculture	GI	ECG/ PSD	SAAE	2006	8.0	0.0	6.0	0.0	6.0	2.0	tbd	
Subtotal					8.0	0.0	6.0	0.0	6.0	2.0	tbd	
Total					8.0	0.0	6.0	0.0	6.0	2.0	tbd	
2008 Standby Loan												
Social Infrastructure												
1. Social Infrastructure for Regional Development	GI	ECG/ ENV	SASS	2007	8.0	0.0	6.0	0.0	6.0	2.0	tbd	
Subtotal					8.0	0.0	6.0	0.0	6.0	2.0	tbd	

ADB = Asian Development Bank; ADF = Asian Development Fund; ECG = sustainable economic growth; ENV = environmental sustainability; GI = general intervention, gov't = government; OCR = ordinary capital resources; PSD = private sector development; SAEN = South Asia Energy Division; SAGF = South Asia Governance, Finance, and Trade Division; SASS = South Asia Social Sectors Division; SME = small- and medium enterprise; tbd = to be determined.
Source: Asian Development Bank estimates.

Table A1.11: Assistance Pipeline for Nonlending Products and Services, 2006–2008

Sector Assistance Name	Responsible Division	Assistance Type ^a	Sources of Funding				Total (\$'000)
			ADB		Others		
			Source ^b	Amount (\$'000)	Source ^c	Amount (\$'000)	
2006							
Agriculture and Natural Resources							
1. Development of Commercial Agriculture in the Maldives	SAAE	PP	TASF	300.0		0.0	300.0
Subtotal				300.0		0.0	300.0
Energy							
2. Islands Electrification (Phase II)	SAEN	PP	TASF	400.0		0.0	400.0
Subtotal				400.0		0.0	400.0
Industry and Trade							
3. Assistance for SMEs Development in the Atolls	SAGF	ETSW/ID	TASF	300.0		0.0	300.0
Subtotal				300.0		0.0	300.0
Others							
4. Gender Assessment	SAOC	ETSW	SC/IAE	—		—	—
5. Environment Assessment	SAOC	ETSW	SC/IAE	—		—	—
6. Country Economic Review	SAOC	ETSW	Staff	—		—	—
Subtotal				—		—	—
Total				1,000.0		0.0	1,000.0
2007							
Multisector							
1. Capacity Development for Diagnostic Study	SAOC	ID	TASF	250.0		0.0	250.0
Subtotal				250.0		0.0	250.0
Social Infrastructure							
2. Social Infrastructure for Regional Development	SASS	PP	TASF	450.0		0.0	450.0
3. Post-Secondary Education II	SASS	PP	TASF	300.0		0.0	300.0
Subtotal				750.0		0.0	750.0
Others							
4. Country Strategy and Program	SAOC	ETSW	SC/IAE	—		—	—
5. Country Economic Update	SAOC	ETSW	Staff	—		—	—
Subtotal				—		—	—
Total				1,000.0		0.0	1,000.0

Sector Assistance Name	Responsible Division	Assistance Type ^a	Sources of Funding				Total (\$'000)
			ADB		Others		
			Source ^b	Amount (\$'000)	Source ^c	Amount (\$'000)	
2008							
Agriculture and Natural Resources							
1. Assistance to Commercialization of Agriculture	SAAE	ID	TASF	200.0		0.0	200.0
Subtotal				200.0		0.0	200.0
Transport and Communications							
2. Domestic Maritime Transport II	SATC	PP	TASF	400.0		0.0	400.0
Subtotal				400.0		0.0	400.0
Subtotal				200.0		0.0	200.0
Multisector							
3. Capacity Development for Good Governance	SAOC/RSDD	ID	TASF	400.0		0.0	400.0
Subtotal				400.0		0.0	400.0
Others							
4. Country Economic Review	SAOC	ETSW	Staff	—		—	—
Subtotal				—		—	—
Total				1,000.0		0.0	1,000.0

— = not available; ADB = Asian Development Bank; ETSW = economic, thematic, and sector work; IAE = internal administrative expense; ID = institutional development; PP = project preparatory; RSDD = Regional and Sustainable Development Department, SAAE = South Asia Agriculture, Environment, and Natural Resources Division; SAGF = South Asia Governance, Finance, and Trade Division; SAOC = South Asia Operations Coordination Division; SATC = South Asia Transport and Communications Division, SC = staff consultant; SME = small- and medium enterprise; TASF = Technical Assistance Special Fund; tbd = to be determined.

Source: Asian Development Bank estimates.

CONCEPT PAPERS FOR LENDING PRODUCTS AND SERVICES

This appendix contains the concept papers for following lending products:

- (i) Table A2.1: Domestic Maritime Transport Development Project
- (ii) Table A2.2: Development of Small- and Medium-Sized Enterprises in the Atolls

**Table A2.1: Domestic Maritime Transport Development Project
Concept Paper**

Date: 31 July 2005

<p>1. Type/modality of assistance</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"/> ADF grant-financed</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>2. Assistance focus</p> <p>a. If assistance focuses on a particular sector or subsector, specify the Sectors: Transport and Communication Subsectors: Maritime Transport and Sector Development; Ports, Waterways, and Shipping</p> <p>b. For project preparatory and lending, classification</p> <p><input type="checkbox"/> Targeted intervention</p> <p><input checked="" type="checkbox"/> General intervention</p> <p>c. Key thematic areas Themes:</p> <table border="0"> <tr> <td><input checked="" type="checkbox"/> Sustainable economic growth</td> <td><input type="checkbox"/> Environmental sustainability</td> </tr> <tr> <td><input checked="" type="checkbox"/> Inclusive social development</td> <td><input type="checkbox"/> Regional cooperation</td> </tr> <tr> <td><input type="checkbox"/> Governance</td> <td><input type="checkbox"/> Private sector development</td> </tr> <tr> <td><input type="checkbox"/> Gender and development</td> <td><input type="checkbox"/> Capacity development</td> </tr> </table> <p>Subtheme: To be determined</p>	<input checked="" type="checkbox"/> Sustainable economic growth	<input type="checkbox"/> Environmental sustainability	<input checked="" type="checkbox"/> Inclusive social development	<input type="checkbox"/> Regional cooperation	<input type="checkbox"/> Governance	<input type="checkbox"/> Private sector development	<input type="checkbox"/> Gender and development	<input type="checkbox"/> Capacity development
<input checked="" type="checkbox"/> Sustainable economic growth	<input type="checkbox"/> Environmental sustainability							
<input checked="" type="checkbox"/> Inclusive social development	<input type="checkbox"/> Regional cooperation							
<input type="checkbox"/> Governance	<input type="checkbox"/> Private sector development							
<input type="checkbox"/> Gender and development	<input type="checkbox"/> Capacity development							
<p>3. Coverage</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>4. Responsible division/department: Transport and Communications Division/South Asia Department</p>								
<p>5. Responsible ADB officer: Fernando Garcia</p>								
<p>6. Description of assistance</p> <p>a. Background/linkage to country/regional strategy: The lack of regular domestic maritime services has limited access to economic opportunities and social services for the population of outer islands. The high costs of delivering products to major markets in Malé and other large islands have placed producers in the remote islands at a disadvantage. Development of more reliable, frequent, and safe domestic maritime services will be critically important to reducing poverty in the outer islands, and to supporting regionally balanced development.</p> <p>In its Sixth National Development Plan (2001–2005), the Government emphasizes the importance of regionally balanced development through the focus islands in five regional growth centers (north, south, north-central, central, and south-central atolls) for balanced provision of economic and social services. Given the scattered</p>								

geographical nature of the country, poor accessibility is a major constraint to socioeconomic development of the outer islands. Following the disastrous impacts of the tsunami, the Government has developed the concept of safe Islands, aiming to incorporate the need of communities to sustain social and economic development in times of emergencies and disasters. ADB strategy for the Maldives, as described in the Country Strategy and Program (CSP) 2002, has supported the regional development efforts of the Government. During the preparation of CSPU 2006–08, the Government stressed that, despite the tsunami, these priorities remain unchanged in terms of the country's long-term development goals. However, by once again exposing the acute vulnerability of the country to natural disasters, the tsunami has prompted the Government to elevate the priority given to the focus islands program, particularly the existing accessibility problems.

b. Goal and purpose: The goal of the project is to spur economic activity and improve access to social services by developing more reliable, frequent, and safer domestic maritime services. This will include a network of regular domestic maritime services, based on the improvement of harbor facilities and appropriate sector policies.

c. Components and outputs: The project will focus on the creation of appropriate conditions to develop reliable, frequent, and safe domestic maritime services between Male and the outer islands, and within the atolls. The project will comprise: (i) improvement of island harbors to be served by regular maritime services, (ii) improvement of Greater Male port facilities, (iii) a program of incentives to the private sector for the improvement of safety and operational conditions of ships involved in domestic maritime services, and (iv) a policy implementation component.

A road map for sector policy reforms is being prepared under the ongoing project preparatory TA, and will be implemented under the project. This will include (i) creation and enforcement of appropriate safety standards for ships operating in domestic maritime services, and (ii) policy and regulatory framework for public service obligations on regular domestic maritime transport services.

d. Rationale and purpose of ADF grant financing: Not applicable

e. Expected results and deliverables: (i) a clearly defined road map for sector development; (ii) more reliable, frequent, and safer domestic maritime services, including a network of regular domestic transport services; (iii) improved access to public and social services; and (iv) increased access to markets and economic opportunities.

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

g. Plans for disseminating results/deliverables: The economic and social benefits of the project will be enjoyed mainly by the people in the atolls. Additionally, the domestic private sector is expected to benefit from the economic opportunities related to the development of regular domestic maritime services, either directly (operation of new transport services) or indirectly (domestic trade, tourism, etc.).

For TA, method(s) of TA output dissemination: {Tick one or more boxes, as applicable}

- A conference/workshop/brown bag
- Publication of article(s) in external journals or books
- External press release to news agencies, including www.adb.org
- Internal press release in *ADB Today*
- Others (specify) _____

7. Proposed executing/implementing agency or agencies: Ministry of Finance and Treasury (executing agency); Ministry of Transport and Civil Aviation (implementing agency)

8. Nature/extent of government/beneficiary involvement in identifying or conceptualizing the assistance: Full consultation will be undertaken with relevant stakeholders—including the private sector and atoll local communities—in designing the project.

9. Timetable for assistance design, processing, and implementation

a. Year included in CSP, CSP Update, RCSP, RCSP Update, or interregional work plan: CSPU 2005

- b. Expected date of submission for approval
 Lending: 2006
 Nonlending (project preparatory): 2004
 Nonlending (other than project preparatory): Not applicable
- c. Period and duration of assistance
 Lending: To be determined
 Nonlending: Not applicable

10. Financing Plan

- a. For lending
- Ordinary capital resources: \$
 - Asian Development Fund (loan): \$6.0 million
 - Asian Development Fund (grant): \$
 - Other:

If cofinancing is required, indicate amount and sources sought: \$____, from _____.

Source	Amount (\$ million)
ADB Financing	6.0
Government Financing	2.0
Other Financing	
Total Cost	8.0

Source: Asian Development Bank estimates.

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

If cofinancing is required, indicate amount and sources sought: \$____, from _____.

ADB = Asian Development Bank, CSP = country strategy and program, CSPU = country strategy and program update, RCSP = regional cooperation strategy and program, TA = technical assistance.

**Table A2.2: Development of Small and Medium-Sized Enterprises in the Atolls
Concept Paper**

Date: 31 July 2005

<p>1. Type/modality of assistance</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"/> ADF grant-financed</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>2. Assistance focus</p> <p>a. If assistance focuses on a particular sector or subsector, specify the Sectors: Industry and Trade Subsectors: Small and Medium Scale Enterprises</p> <p>b. For project preparatory and lending, classification</p> <p><input type="checkbox"/> Targeted intervention</p> <p><input checked="" type="checkbox"/> General intervention</p> <p>c. Key thematic areas Themes:</p> <table border="0"> <tr> <td><input checked="" type="checkbox"/> Sustainable economic growth</td> <td><input type="checkbox"/> Environmental sustainability</td> </tr> <tr> <td><input type="checkbox"/> Inclusive social development</td> <td><input type="checkbox"/> Regional cooperation</td> </tr> <tr> <td><input type="checkbox"/> Governance</td> <td><input checked="" type="checkbox"/> Private sector development</td> </tr> <tr> <td><input type="checkbox"/> Gender and development</td> <td><input type="checkbox"/> Capacity development</td> </tr> </table> <p>Subthemes: To be determined</p>	<input checked="" type="checkbox"/> Sustainable economic growth	<input type="checkbox"/> Environmental sustainability	<input type="checkbox"/> Inclusive social development	<input type="checkbox"/> Regional cooperation	<input type="checkbox"/> Governance	<input checked="" type="checkbox"/> Private sector development	<input type="checkbox"/> Gender and development	<input type="checkbox"/> Capacity development
<input checked="" type="checkbox"/> Sustainable economic growth	<input type="checkbox"/> Environmental sustainability							
<input type="checkbox"/> Inclusive social development	<input type="checkbox"/> Regional cooperation							
<input type="checkbox"/> Governance	<input checked="" type="checkbox"/> Private sector development							
<input type="checkbox"/> Gender and development	<input type="checkbox"/> Capacity development							
<p>3. Coverage</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>4. Responsible division/department: Governance, Finance and Trade Division/South Asia Department</p>								
<p>5. Responsible ADB officer: Elaine Glennie</p>								
<p>6. Description of assistance</p> <p>a. Background/linkage to country/regional strategy: Tourism and fisheries account for more than one-third of total GDP and total employment. Moreover, it is typically men that are employed in these sectors or are offered the opportunities to be gainfully employed abroad. As a result, particularly in the atolls and outer islands, it is often the women and the young who face limited employment prospects. Private sector development and improving the economic opportunities for the more vulnerable in the atolls and outer islands are important national development priorities for the Government. Thus the Government has requested ADB to lend technical and financial support to encourage and strengthen private sector development, and the growth and improved viability of small- and medium-sized enterprises (SMEs), particularly in the atolls and outer islands.</p>								

b. Goal and purpose: The TA will design a loan project for developing SMEs in selected atolls and outer islands of the Maldives.

c. Components and outputs: The TA will design a loan project that will (i) support the development and implementation of an SME strategy (including market accessibility plans, and plans to encourage, incentivize and strengthen SME initiatives and activities) that specifically targets the atolls and outer islands; (ii) provide technical support for developing SME businesses and support networks; and (iii) generate entrepreneurial and/or employment opportunities for economically vulnerable segments of the population in the atolls, strengthening the Government's own pro-poor growth initiatives.

d. Expected results and deliverables: Sustainable SME support networks, SME entrepreneurial and employment opportunities, and enhanced human capital through entrepreneurial and business development skills training.

e. Social or environmental issues or concerns: In targeting the more vulnerable in the atolls and outer islands, participation and involvement of women and the young will be prioritized.

f. Plans for disseminating results/deliverables: Modalities and intended and evaluated results of efforts supported under the proposed loan project, will be discussed with targeted beneficiaries at inception, as well as at regular intervals during project implementation. With the outcome of discussions taken into consideration in project design and amendment. At the end of the project, lessons learned will be compiled to guide future efforts.

For TA, methods of TA output dissemination:

- A conference/workshop/brown bag
 Publication of article(s) in external journals or books
 External press release to news agencies, including www.adb.org
 Internal press release in *ADB Today*
 Others (specify) _____

7. Proposed executing/implementing agency or agencies: While the Ministry of Finance and Treasury and the Ministry of Women's Affairs and Social Security will be actively engaged, the specific executing and implementing agencies have yet to be determined or approved by the Project Appraisal Committee of the Government.

8. Nature/extent of government/beneficiary involvement in identifying or conceptualizing the assistance: Consultations have been undertaken with the Ministry of Finance and Treasury and the Ministry of Women's Affairs and Social Security.

9. Timetable for assistance design, processing, and implementation

- a. Year included in CSP, CSP Update, RCSP, RCSP Update, or interregional work plan: CSPU 2005
- b. Expected date of submission for approval
 Lending: 2006
 Nonlending (project preparatory): 2005
 Nonlending (other than project preparatory): Not applicable
- c. Period and duration of assistance
 Lending: Not applicable
 Nonlending: 8 months

10. Financing Plan

- a. For lending
 Ordinary capital resources: \$
 Asian Development Fund (loan): \$6.0 million
 Asian Development Fund (grant): \$
 Other: \$

If cofinancing is required, indicate amount and sources sought: \$____, from _____.

Source	Amount (\$ million)
ADB Financing	6.0
Government Financing	2.0
Other Financing	
Total Cost	8.0

Source: Asian Development Bank estimates.

b. For nonlending

- No resources required, other than ADB staff
- ADB's administrative budget: \$
- Grant TA funds
- Other:

If cofinancing is required, indicate amount and sources sought: \$____, from _____.

ADB = Asian Development Bank, CSP = country strategy and program, CSPU = country strategy and program update, RCSP = regional cooperation 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: Development of Commercial Agriculture in the Maldives
- (ii) Table A3.2: Islands Electrification (Phase II)
- (iii) Table A3.2: Assistance for Small and Medium Enterprise Development in the Atolls

**Table A3.1: Development of Commercial Agriculture in the Maldives
Concept Paper**

Date: 31 July 2005

<p>1. Type/modality of assistance</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"/> ADF grant-financed</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>2. Assistance focus</p> <p>a. If assistance focuses on a particular sector or subsector, specify the Sectors: Agriculture Subsectors: To be determined</p> <p>b. For project preparatory and lending, classification</p> <p><input type="checkbox"/> Targeted intervention</p> <p><input checked="" type="checkbox"/> General intervention</p> <p>c. Key thematic areas Themes:</p> <table border="0"> <tr> <td><input checked="" type="checkbox"/> Sustainable economic growth</td> <td><input type="checkbox"/> Environmental sustainability</td> </tr> <tr> <td><input type="checkbox"/> Inclusive social development</td> <td><input type="checkbox"/> Regional cooperation</td> </tr> <tr> <td><input type="checkbox"/> Governance</td> <td><input checked="" type="checkbox"/> Private sector development</td> </tr> <tr> <td><input type="checkbox"/> Gender and development</td> <td><input checked="" type="checkbox"/> Capacity development</td> </tr> </table> <p>Subthemes: To be determined</p>	<input checked="" type="checkbox"/> Sustainable economic growth	<input type="checkbox"/> Environmental sustainability	<input type="checkbox"/> Inclusive social development	<input type="checkbox"/> Regional cooperation	<input type="checkbox"/> Governance	<input checked="" type="checkbox"/> Private sector development	<input type="checkbox"/> Gender and development	<input checked="" type="checkbox"/> Capacity development
<input checked="" type="checkbox"/> Sustainable economic growth	<input type="checkbox"/> Environmental sustainability							
<input type="checkbox"/> Inclusive social development	<input type="checkbox"/> Regional cooperation							
<input type="checkbox"/> Governance	<input checked="" type="checkbox"/> Private sector development							
<input type="checkbox"/> Gender and development	<input checked="" type="checkbox"/> Capacity development							
<p>3. Coverage</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>4. Responsible division/department: Agriculture, Environment and Natural Resources Division/ South Asia Department</p>								
<p>5. Responsible ADB officer: Ahsan Tayyab</p>								
<p>6. Description of assistance</p> <p>a. Background/linkage to country/regional strategy: The tsunami that struck the country on 26 December 2004 has underscored the need to promote economic diversification to lessen its vulnerability to external shocks from its two key sectors: tourism and fisheries that together contribute almost 40 percent to GDP. Agriculture has a huge potential, especially on islands with large landmass, for income generating activities. It is also important to the population that is marginalized from the country's commercial fisheries and tourism industries, and plays a fundamental role in the livelihood of approximately two-thirds of the population that reside in rural areas especially during periods of extreme vulnerability when income generation and food requirement needs are met primarily through the diversification of alternate livelihoods and agricultural activity being a priority area of action.</p>								

Thus the importance of the indispensable role agriculture plays in rural livelihoods cannot be underscored. In this context efforts to commercialize agriculture as a means of increasing the living standards of the population and ensuring a more stable and diverse economy come at a critical juncture for the Maldives.

Current commercial farming practices among the mostly small scale farmers is inadequate due to the lack of information on crop selection: inadequate farming techniques, unsuitable storage and transportation infrastructure, lack of developed markets, inaccessibility to land, and lack of long-term planning capabilities. There is also a lack of cooperation among farmers to coordinate farming and marketing activities that would allow them to take advantage of opportunities and demands and respond to changing market conditions.

The present PPTA builds on a proposed agricultural commercialization strategy that promotes a market-driven process that relies on the following key components: (a) develop distinctive crop types and agribusiness activities for domestic, resort and foreign markets; (b) adopt a phased approach to project interventions and provide priority programs for commercialization activities aimed for the domestic and resort markets since development of these activities will provide parallel support to subsistence farming in the inhabited islands damaged by the tsunami; (c) provide for value-added processing industries by facilitating high value-added agribusiness activities and developing a limited but significant number of agriculture-based industries in different parts of the country; (d) adopt a cluster approach to the integration of production, marketing and distribution activities for targeted geographic areas; (e) enhance the catalytic role of public sector for 'kick-starting' commercial activities and strengthening private sector commercial activities through national, regional and local projects and programs supported by the ADB and other development partners; (f) provide for an institutional mechanism that will allow rapid decision-making processes to take place; and (g) target the poorest and most severely tsunami-affected areas of the country in terms of activities that will combine subsistence and commercial production activities, encourage an increased role of women in agribusiness activities at the local level, and ensure an equitable distribution of benefits from commercial activities throughout the country.

b. Goal and purpose: Enhancing livelihood opportunities across geographical regions through diversification and increase in value addition principally in agriculture and other non-farm opportunities, including marine resources.

c. Components and outputs: Following the priority setting carried out under the small scale advisory technical assistance (TA 4337-ML) the PPTA will provide support for an institutional mechanism that will allow rapid decision-making processes to improve competitiveness of agriculture in the Maldives, institute environmental safeguards for stimulating growth in agriculture and natural resources and act as a catalyst for greater commercialization of agriculture through a comprehensive cluster development approach. These 'clusters' represent opportunities for the regions to improve their productivity and competitiveness, taking full advantage of the significant market opportunities in the country. Successful clustering is also likely to lead to defining economic development strategies, both in the medium-term to establish and expand industries and in the long-term for sustaining economic growth. It will allow a better focus on research and development, and foster the creation of high value opportunities in agriculture, improve understanding of resources, include fisheries and mariculture, and streamline trade and investment procedures. Moreover, the cluster approach is expected to lead to the creation of self-sustaining networks that generate high productivity growth. Clusters will be primarily designed for high impact interventions and may include: production opportunities for a range of products for the local and resort markets. Developing sustainable supply chains for the production and marketing of produce; promotion of floral products for the domestic and resort markets; assessment of potential of other economically viable activities including opportunities in enterprise support linked with mariculture and medicinal and herbal plants.

d. Expected results and deliverables: The expected benefits of cluster development are as follows:

- Strengthen purchasing and negotiation power, which will lower costs of inputs and transportation for suppliers of those inputs and distributors to the principal market hubs.
- Increased product range and availability of inputs, as material and equipment suppliers will be able to better respond to specific needs and demands from larger groups of farmers.
- Facilitate access to micro-credit for farm support and enterprise development.
- Coordinate cropping schemes to allow an uninterrupted supply of produce to markets.
- Respond to resort market demand for high quality produce from selected crops and possible mariculture opportunities to be delivered on schedule and in the required quantities.
- Enhance utilization of storage and transportation facilities on islands leased for commercial agriculture at reduced costs.
- Provide a regular income for small farmers.
- Provide a focus group for agricultural authorities to deliver specialized extension and advisory services.
- Provide a focus group for the delivery of training on commercial agriculture production, including basic

<p>bookkeeping and accounting systems.</p> <ul style="list-style-type: none"> ▪ Facilitate access and delivery of information on agriculture and mariculture and markets by authorities, leading to the development of a centre of extension, information and training for rural households on inhabited islands. ▪ Raise awareness of clustering benefits and create a demonstration effect for sustained growth of these collaborative arrangements. ▪ Create focal points for other pilot program initiatives, such as value adding; exports of selected crops; production of perishable commodities; soil enhancement studies and organic crop production. <p>f. Social or environmental issues or concerns: The development of commercial agriculture production systems and distribution and marketing networks carries with it a risk of a negative impact on the fragile Maldivian environment. In particular the overuse of limited freshwater resources, in addition to the effects of pesticide and fertilizer usage in an atoll environment require consideration. With the right policies and regulations put in place and enforced, and in combination with adequate training and delivery of information to farmers, these risks may be controlled.</p> <p>Although commercialization of agriculture is likely to bring benefits that outweigh any environmental impact, there remain three potential concerns: extraction and quality of the freshwater for irrigation requires to be carefully monitored to maintain the availability and quality of the resource; close monitoring of marine environment will be essential to maintain water quality on commercial agricultural islands; and integrated crop management techniques will need to be introduced to monitor: (a) safe handling and storage of pesticides, and safe disposal of packaging materials; (b) withholding period after application of pesticides; (c) pesticide persistence in the environment and (d) pesticide leaching into groundwater resources.</p> <p>g. Plans for disseminating results/deliverables: For TA, method(s) of TA output dissemination:</p> <ul style="list-style-type: none"> <input checked="" type="checkbox"/> A conference/workshop/brown bag <input type="checkbox"/> Publication of article(s) in external journals or books <input checked="" type="checkbox"/> External press release to news agencies, including www.adb.org <input checked="" type="checkbox"/> Internal press release in <i>ADB Today</i> <input type="checkbox"/> Others (specify) _____
<p>7. Proposed executing/implementing agency or agencies: Ministry of Fisheries, Agriculture and Marine Resources</p>
<p>8. Nature/extent of government/beneficiary involvement in identifying or conceptualizing the assistance: Government of Maldives is committed to the sector and has accorded high priority to the development of economic opportunities including those in agriculture. Consultation workshops held under the ADB technical assistance highlight that institutional support processes and cluster development in agricultural commercialization and stimulation of the non farm and marine resources will require substantial resources and close coordination between the public and private sector, the banking sector and the ADB and other development partners. Therefore there is a need to facilitate the institutional partnerships and expedite implementation through implementation support and an advisory technical assistance. Identification of this project proposal has been based on interviews with public and private sector officials, discussions with farmers during several field visits and with wholesalers and other distributors, and discussions held with representatives of development partners that have already initiated work in the subsector.</p>
<p>9. Timetable for assistance design, processing, and implementation</p> <ul style="list-style-type: none"> a. Year included in CSP, CSP Update, RCSP, RCSP Update, or interregional work plan: CSPU 2005 b. Expected date of submission for approval <ul style="list-style-type: none"> Lending: Not applicable Nonlending (project preparatory): September 2006 Nonlending (other than project preparatory): Not applicable c. Period and duration of assistance <ul style="list-style-type: none"> Lending: 2008-2013 (6 years) Nonlending: Four non-recurrent months over 2006 (September - December 2006)

10. Financing Plan

a. For lending

- Ordinary capital resources: \$
 Asian Development Fund (loan): \$
 Asian Development Fund (grant): \$
 Other:

If cofinancing is required, indicate amount and sources sought: \$____, from _____.

b. For nonlending

- No resources required, other than ADB staff
 ADB's administrative budget: \$
 Grant TA funds: \$300,000
 Other:

If cofinancing is required, indicate amount and sources sought: \$____, from _____.

Source	Amount (\$)
ADB Financing	300,000
Government Financing	
Other Financing	
Total Cost	300,000

Source: Asian Development Bank estimates.

ADB = Asian Development Bank, CSP = country strategy and program, CSPU = country strategy and program update, RCSP = regional cooperation strategy and program, TA = technical assistance.

**Table A3.2: Islands Electrification (Phase II)
Concept Paper**

Date: 31 July 2005

<p>1. Type/modality of assistance</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"/> ADF grant-financed</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>2. Assistance focus</p> <p>a. If assistance focuses on a particular sector or subsector, specify the Sectors: Energy Subsectors: Transmission and distribution</p> <p>b. For project preparatory and lending, classification</p> <p><input checked="" type="checkbox"/> Targeted intervention</p> <p><input type="checkbox"/> General intervention</p> <p>c. Key thematic areas Themes:</p> <table border="0"> <tr> <td><input checked="" type="checkbox"/> Sustainable economic growth</td> <td><input type="checkbox"/> Environmental sustainability</td> </tr> <tr> <td><input type="checkbox"/> Inclusive social development</td> <td><input type="checkbox"/> Regional cooperation</td> </tr> <tr> <td><input type="checkbox"/> Governance</td> <td><input type="checkbox"/> Private sector development</td> </tr> <tr> <td><input type="checkbox"/> Gender and development</td> <td><input type="checkbox"/> Capacity development</td> </tr> </table> <p>Subtheme: To be determined</p>	<input checked="" type="checkbox"/> Sustainable economic growth	<input type="checkbox"/> Environmental sustainability	<input type="checkbox"/> Inclusive social development	<input type="checkbox"/> Regional cooperation	<input type="checkbox"/> Governance	<input type="checkbox"/> Private sector development	<input type="checkbox"/> Gender and development	<input type="checkbox"/> Capacity development
<input checked="" type="checkbox"/> Sustainable economic growth	<input type="checkbox"/> Environmental sustainability							
<input type="checkbox"/> Inclusive social development	<input type="checkbox"/> Regional cooperation							
<input type="checkbox"/> Governance	<input type="checkbox"/> Private sector development							
<input type="checkbox"/> Gender and development	<input type="checkbox"/> Capacity development							
<p>3. Coverage</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>4. Responsible division/department: Energy Division/South Asia Department</p>								
<p>5. Responsible ADB officer: Neside Tas-Anvaripour</p>								
<p>6. Description of assistance</p> <p>a. Background/linkage to country/regional strategy: Previous ADB projects focused on physical infrastructure improvements in Male. This has proven successful and future electricity supply projects in Male 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</p>								

islands. This project will focus on the remaining 35.

b. Goal and purpose: The goal of the project is to achieve balanced economic growth and equitable regional development, thereby reducing poverty and vulnerability in the selected outer island and also reduce the significant population pressures on Male.

c. Components and outputs: (i) To expand and augment the power supply systems in about 35 outer islands to improve efficiency, quality and reliability; (ii) to strengthen the capacity of the sector regulator, the Maldives Electricity Bureau, as well as the capacities of the Ministry of Planning and National Development, and the Ministry of Atolls Administration, to further implement the outer islands electrification plan; and (iii) to strengthen the outer islands power supply utilities capacity to provide electricity to beneficiaries.

d. Expected results and deliverables: (i) To strengthen capacity of relevant government agencies and non-government organizations to deliver rural electrification; and (ii) to provide electricity systems in 35 outer islands.

e. Social or environmental issues or concerns: No adverse social and environmental impacts as expected from the TA. No land acquisition/ROW is envisaged at this stage, however, this will be more reviewed during the PPTA.

f. Plans for disseminating results/deliverables: The Government and ADB will work with island development committees, project stakeholders and other donors in developing the interventions.

For TA, method(s) of TA output dissemination:

- A conference/workshop/brown bag
- Publication of article(s) in external journals or books
- External press release to news agencies, including www.adb.org
- Internal press release in *ADB Today*
- Others (specify) _____

7. Proposed executing/implementing agency or agencies: To be determined

8. Nature/extent of government/beneficiary involvement in identifying or conceptualizing the assistance:
This loan will be a follow-on to the Outer Islands Electrification Project. The Ministry of Atolls Administration, as well as the Ministry of Development Planning is expected to be involved again. The Island Development Committees will also be involved in design and implementation.

9. Timetable for assistance design, processing, and implementation

- a. Year included in CSP, CSP Update, RCSP, RCSP Update, or interregional work plan: CSPU 2003
- b. Expected date of submission for approval
 - Lending: Not applicable
 - Nonlending (project preparatory): March 2006
 - Nonlending (other than project preparatory): Not applicable
- c. Period and duration of assistance
 - Lending: Not applicable
 - Nonlending: 12 months

10. Financing Plan

- a. For lending
 - Ordinary capital resources: \$
 - Asian Development Fund (loan): \$
 - Asian Development Fund (grant): \$
 - Other:

If cofinancing is required, indicate amount and sources sought: \$____, from _____.

- b. For nonlending
- No resources required, other than ADB staff
 - ADB's administrative budget: \$
 - Grant TA funds: \$400,000
 - Other:

If cofinancing is required, indicate amount and sources sought: \$____, from _____.

Source	Amount (\$)
ADB Financing	400,000
Government Financing	
Other Financing	
Total Cost	400,000

Source: Asian Development Bank estimates.

ADB = Asian Development Bank, CSP = country strategy and program, CSPU = country strategy and program update, RCSP = regional cooperation strategy and program, TA = technical assistance.

**Table A3.3: Assistance for SMEs Development in the Atolls
Concept Paper**

Date: 31 July 2005

<p>1. Type/modality of assistance</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"/> ADF grant-financed</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>2. Assistance focus</p> <p>a. If assistance focuses on a particular sector or subsector, specify the Sectors: Industry and Trade Subsectors: Small and Medium Scale Enterprises</p> <p>b. For project preparatory and lending, classification</p> <p> <input type="checkbox"/> Targeted intervention</p> <p> <input checked="" type="checkbox"/> General intervention</p> <p>c. Key thematic areas</p> <p> Themes:</p> <table border="0"> <tr> <td><input checked="" type="checkbox"/> Sustainable economic growth</td> <td><input type="checkbox"/> Environmental sustainability</td> </tr> <tr> <td><input type="checkbox"/> Inclusive social development</td> <td><input type="checkbox"/> Regional cooperation</td> </tr> <tr> <td><input type="checkbox"/> Governance</td> <td><input checked="" type="checkbox"/> Private sector development</td> </tr> <tr> <td><input checked="" type="checkbox"/> Gender and development</td> <td><input type="checkbox"/> Capacity development</td> </tr> </table> <p> Subtheme: To be determined</p>	<input checked="" type="checkbox"/> Sustainable economic growth	<input type="checkbox"/> Environmental sustainability	<input type="checkbox"/> Inclusive social development	<input type="checkbox"/> Regional cooperation	<input type="checkbox"/> Governance	<input checked="" type="checkbox"/> Private sector development	<input checked="" type="checkbox"/> Gender and development	<input type="checkbox"/> Capacity development
<input checked="" type="checkbox"/> Sustainable economic growth	<input type="checkbox"/> Environmental sustainability							
<input type="checkbox"/> Inclusive social development	<input type="checkbox"/> Regional cooperation							
<input type="checkbox"/> Governance	<input checked="" type="checkbox"/> Private sector development							
<input checked="" type="checkbox"/> Gender and development	<input type="checkbox"/> Capacity development							
<p>3. Coverage</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>4. Responsible division/department: Governance, Finance, and Trade Division/South Asia Department</p>								
<p>5. Responsible ADB officer: Elaine Glennie</p>								
<p>6. Description of assistance</p> <p>a. Background/linkage to country/regional strategy: Tourism and fisheries account for more than one-third of total GDP and total employment. Moreover, it is typically men that are employed in these sectors or are offered the opportunities to be gainfully employed abroad. As a result, particularly in the atolls and outer islands, it is often the women and the young who face limited employment prospects. Private sector development and improving the economic opportunities for the more vulnerable in the atolls and outer islands are important national development priorities for the Government. Thus the Government has requested ADB to lend technical and financial support to encourage and strengthen private sector development, and the growth and improved viability of small- and medium-sized enterprises (SMEs), particularly in the atolls and outer islands.</p>								

b. Goal and purpose: The TA will design a loan project, and accompanying technical assistance grant project for developing SMEs in selected atolls and outer islands of the Maldives.

c. Components and outputs: The TA will design a loan project and accompanying technical assistance grant project, that will (i) support the development and implementation of an SME strategy (including an assessment of the SME enabling environment and availability of affordable small-scale financing, the identification of policy reforms required to encourage, incentivize and strengthen SME initiatives and activities, and market accessibility studies) that specifically targets the atolls and outer islands; (ii) provide technical support for strengthening the policy framework and enabling environment for SME development, and for developing SME businesses and support networks; and (iii) generate entrepreneurial and/or employment opportunities for economically vulnerable segments of the population in the atolls to strengthen the Government's own pro-poor growth initiatives.

d. Expected results and deliverables: Sustainable SME support networks, SME entrepreneurial and employment opportunities, and enhanced human capital through entrepreneurial and business development skills training.

e. Social or environmental issues or concerns: In targeting the more vulnerable in the atolls and outer islands, participation and involvement of women and the young will be prioritized.

f. Plans for disseminating results/deliverables: Modalities and intended and evaluated results of efforts supported under the proposed loan project and accompanying technical assistance grant project, will be discussed with targeted beneficiaries at inception, as well as at regular intervals during project implementation. With the outcome of discussions taken into consideration in project design and amendment. At the end of the project, lessons learned will be compiled to guide future efforts.

For TA, method(s) of TA output dissemination:

- A conference/workshop/brown bag
- Publication of article(s) in external journals or books
- External press release to news agencies, including www.adb.org
- Internal press release in *ADB Today*
- Others (specify) _____

7. Proposed executing/implementing agency or agencies: The Ministry of Atolls Development has been identified by the GOM as the executing and implementing agency. In addition, the Ministry of Finance and Treasury and the Ministry of Women's Affairs and Social Security will be actively engaged.

8. Nature/extent of government/beneficiary involvement in identifying or conceptualizing the assistance: Consultations have been undertaken with the Ministry of Finance and Treasury and the Ministry of Women's Affairs and Social Security

9. Timetable for assistance design, processing, and implementation

- a. Year included in CSP, CSP Update, RCSP, RCSP Update, or interregional work plan: CSPU 2005
- b. Expected date of submission for approval
 - Lending: Not applicable
 - Nonlending (project preparatory): 2005
 - Nonlending (other than project preparatory): Not applicable
- c. Period and duration of assistance
 - Lending: Not applicable
 - Nonlending: 8 months

10. Financing Plan

- a. For lending
 - Ordinary capital resources: \$
 - Asian Development Fund (loan): \$
 - Asian Development Fund (grant): \$
 - Other:

If cofinancing is required, indicate amount and sources sought: \$____, from _____.

b. For nonlending

- No resources required, other than ADB staff
 ADB's administrative budget:
 Grant TA funds: \$600,000 (TASF)
 Other:

If cofinancing is required, indicate amount and sources sought: \$____, from _____.

Source	Amount (\$)
ADB Financing	300,000
Government Financing	0
Other Financing	0
Total Cost	300,000

Source: Asian Development Bank estimates.

ADB = Asian Development Bank, CSP = country strategy and program, CSPU = country strategy and program update, RCSP = regional cooperation strategy and program, TA = technical assistance.

ASSISTANCE PROGRAM FOR 2005

Table A4.1: Assistance Pipeline for Lending Products

Sector Project/Program Name	Targeting Classifi- cation	Thematic Priority	Division	Year of Project Preparatory Assistance	Total	Cost (\$ million)						
						ADB				Gov't.	Co- financing	
						OCR	ADF	ATF Grants ^a	Total			
Multisector												
1. Tsunami Emergency Assistance Project	GI	ECG	SARD	n.a.	25.3	0.0	1.8	20.0	1.8	3.5	tbd	
Subtotal					25.3	0.0	1.8	20.0	1.8	3.5	tbd	
Transport and Communications												
1. Regional Development II Project ^b	TI	ENV/ ECG	SASS	2003	8.0	0.0	6.0	0.0	6.0	2.0	tbd	
Subtotal					8.0	0.0	6.0	0.0	6.0	2.0	tbd	
Total					33.3	0.0	7.8	20.0	7.8	5.5	tbd	
Standby Loan												
Transport and Communications												
1. Domestic Maritime Transport Development Project	GI	ECG/ ISD	SATC	2004	8.0	0.0	6.0	0.0	6.0	2.0	tbd	
Subtotal					8.0	0.0	6.0	0.0	6.0	2.0	tbd	

ADB = Asian Development Bank, ADF = Asian Development Fund, ECG = sustainable economic growth, ENV = environmental sustainability, GI = general intervention, gov't = government, ISD = inclusive social development, n.a. = not applicable, OCR = ordinary capital resources, PI = poverty intervention, SAEN = South Asia Energy Division, SARD = South Asia Department, SASS = South Asia Social Sectors Division, tbd = to be determined, TI = targeting intervention.

^a Asian Tsunami Fund.

^b Slipped from 2004.

Source: Asian Development Bank estimates.

Table A4.2: Assistance Pipeline for Nonlending Products

Sector Assistance Name	Responsible Division	Assistance Type ^a	Sources of Funding				Total (\$'000)
			ADB		Others		
			Source ^b	Amount (\$'000)	Source ^c	Amount (\$'000)	
Agriculture							
1. Saving the Tsunami-affected Trees	SAAE	ID			PEP	250.0	250.0
Subtotal						250.0	250.2
Finance							
2. Development of SMEs in the Atolls	SAGF	PP	TASF	500.0		0.0	500.0
Subtotal				500.0		0.0	500.0
Multisector							
3. Strengthening Capacity for Project Monitoring and Evaluation for Ministry of Finance and Treasury	SAOC	ID	TASF	250.0		0.0	250.0
4. Capacity Building from Public Service Division	SAOC	ID	TASF	250.0		0.0	250.0
5. Assistance to Ministry of Planning and National Development for the preparation of the 7 th National Development Plan	SAOC	ID			NPRS	400.0	400.0
6. Restoration of Livelihoods of Tsunami-Affected Farmers	SAAE	ID			JFPR	1,000.0	1,000.0
Subtotal				500.0		1,400.0	1,900.0
Others							
7. Poverty Assessment Update	SAOC	ETSW	IAE	—		—	—
8. Governance Assessment	SAGF	ETSW/ID	SC/IAE	—		—	—
9. Private Sector Assessment	SAOC	ETSW	SC/IAE	—		—	—
10. Country Economic Review Update	SAOC	ETSW	Staff	—		—	—
Subtotal				—		—	—
Total				1,000.0		1,650.0	2,650.0

— = not available; ADB = Asian Development Bank; ETSW = economic, thematic, and sector work; IAE = internal administrative expense; ID = institutional development; PP = project preparatory; SAAE = South Asia Agriculture, Environment, and Natural Resources Division; SAGF = South Asia Governance, Finance, and Trade Division; SAOC = South Asia Operations Coordination Division; SC = staff consultant; SME = small- and medium-sized enterprise, TASF = Technical Assistance Special Fund; tbd = to be determined.
Source: Asian Development Bank estimates.