



Technical Assistance Consultant's Report

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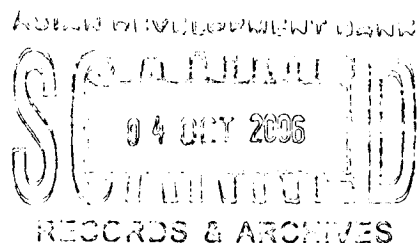
MALDIVES: Strengthening the Framework of Education Towards Vision 2020 (Financed by the Asian Development Bank)

Prepared by
Cambridge Education
Cambridgeshire, United Kingdom

For Ministry of Finance and Treasury
Ministry of Education

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Asian Development Bank

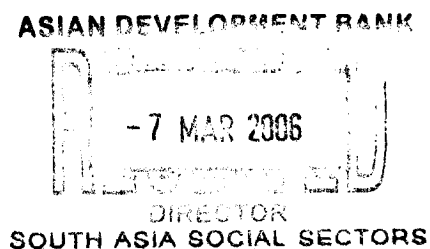


**Cambridge
Education**

**TA 4338 – MLD: Strengthening the Framework of
Education Towards Vision
2020**

Final Report

**Prepared by
Cambridge Education
18 December 2005**



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ACRONYMS

ADB	Asian Development Bank
CCE	Centre for Continuing Education
CHSE	College of Higher Secondary Education
DPE	Department of Public Examinations
EDC	Educational Development Centre
ESQIS	Educational Supervision and Quality Improvement Section
FET	Further Education and Training
HE	Higher Education
HH	Household
HIES	Household Income and Expenditure Survey
HSC	Higher Secondary Certificate
IGCSE	International General Certificate of Secondary Education
MAB	Maldives Accreditation Board
MCHE	Maldives College of Higher Education
MES	Male English School
MHEESS	Ministry of Higher Education, Employment and Social Security
MNET	Maldives Network for Education and Training
MNQF	Maldives National Qualifications Framework
MOE	Ministry of Education
MOFT	Ministry of Finance and Treasury
MPND	Ministry of Planning and National Development
MYS	Ministry of Youth and Sport
NDP	National Development Plan
NFHET	National Fund for Higher Education and Training
NQF	National Qualifications Framework
PSC	Project Steering Committee
PTA	Parent Teacher Association
SSC	Secondary School Certificate

TA	Technical Assistance
TORs	Terms of Reference
VET	Vocational Education and Training

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Scope of Checking

This report has been (a) checked in relation to the input, the experts' terms of reference and to ensure it contains relevant issues and recommendations; (b) edited for consistency, adherence to the agreed template, etc.; (c) factual corrections.

Distribution:

Mr Ismail Fayaz, Project Manager at Implementing Agency (3 copies)

Ms Mimi Otsuka, ADB (3 copies)

Project Manager/Director, Cambridge (1 copy)

Team Leader (1 copy)

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EXECUTIVE SUMMARY

Introduction

1. This report presents an account of the activities, findings, recommendations and outputs from the Strengthening the Education Framework Towards Vision 2020 Project.
2. The Technical Assistance (TA) comprised three components:
 - (i) developing education sector legislation to assist the Maldives to attain its Vision 2020 education goals
 - (ii) developing and recommending alternatives for making postsecondary education financially accessible to more students under a system of sustainable financing, including student loan schemes
 - (iii) building capacity at MOE to develop and assess teaching and learning materials for the lower secondary grades.
3. The Project was undertaken by a team of three international three national consultants over three missions, each of approximately four weeks. The Project commenced on 12 July and finished on 18 December 2005. The TA worked closely with national counterparts in the Ministries of Education and Higher Education and received good administrative support.
4. The TA visited a wide range of educational institutions in Male' and the atolls, met with all relevant Ministries and Departments, reviewed and analysed key documents, held many focus group meetings and consultation conferences, and conducted three questionnaire surveys.

Education Legislation

5. The analysis leading to the proposed content of the Education Act was conducted under the following headings:
 - The Formal School Education System: Institutions and Access
 - Rights and Responsibilities
 - Management of Schools
 - Teachers and Teacher Training

- Curriculum and Examinations
- Quality Assurance of School Education
- Tertiary Institutions
- Accreditation of Qualifications and Institutions

The Formal School Education System: Institutions and Access

6. Pre-school education is not currently part of the formal education system. However, it was clear from the consultation conferences that many people believed that it was now time to include the pre-school sector. The draft Act therefore includes pre-school education in the definition of the formal education system.
7. There was also a need to define 'formal education'. The draft Act proposes that formal education comprises all education based on the national curriculum and in the tertiary sector, programmes leading to accredited qualifications. The term 'national curriculum' is also defined. Any registered school or centre offering formal education is classified as a formal education institution, even if it also offers non-formal education.
8. There is now universal participation in primary education. It is therefore feasible to make participation in primary education compulsory and the draft Act makes such provision.
9. Vision 2020 sets the goal of achieving universal lower secondary education. Various options were considered in the course of consultation. It was eventually concluded that the Act should make lower secondary education compulsory and require the Ministry of Education to provide financial assistance to parents resident on an island without a secondary school.
10. It is not proposed to make upper secondary education compulsory. However, the draft Act creates an entitlement of access to upper secondary education for all students with the required entrance qualifications.

Rights and Responsibilities

11. It was clear from the outset that the draft Act should incorporate children's rights as set out in the International Convention and domestic legislation. However, in consultation on the content of the Act, very many stakeholders expressed the view that the rights and responsibilities of parents and school staff should also be specified and that children should

have responsibilities as well as rights. The draft Act therefore includes the rights and responsibilities proposed in consultation. The issue of sanctions for breach of responsibilities imposed by the Act remains to be fully addressed.

Management of Schools

11. Many decisions can be made more effectively at school level and an enhanced level of authority at school level would enable schools to formulate and implement plans for quality improvement based on local needs and priorities and to allocate resources in line with these priorities. It would also capitalise on the high level of parental commitment to education, particularly in the islands.
12. Another advantage of decentralisation is that it would free the time of the Ministry to focus on strategic management of the education system. It seems currently very difficult for the Ministry to undertake effectively the range of detailed control functions it holds.
13. The key to effecting a transition to a more decentralised system is establishing a framework of accountability. There must be clarity about the respective responsibilities of Ministry and schools and how the schools' exercise of their responsibilities will be reported on and evaluated. The approach used in many countries is that of delegation of powers to School Boards, the introduction of school development planning and self-evaluation based on clear criteria.
14. A proposal to establish School Boards in all schools was strongly supported in consultation. Stakeholders were almost unanimously of the view that School Boards should have wide powers, including management of the budget and purchase of resources, appointing and dismissing school staff, and student enrolment and discipline.
15. However, reservations were expressed within the Ministry of Education as to whether the capacity existed for school boards to function effectively. It was argued that school boards had not been successful in the past. This could, of course, be attributed to factors such as the limited powers then given to the school boards and appointment to boards of people who already had extensive commitments. Nevertheless, the draft Act was amended to provide for the creation of boards responsible for a number of schools, where it proved impossible to establish an individual school board.
16. The draft Act seeks to ensure effective, consistent and ethical management of schools, by:

- Requiring the Ministry to publish a Code of Conduct, breach of which could lead to removal of authority from a School Board
 - Requiring regulations to be published on such matters as school funding, appointment and dismissal of staff, and student discipline
 - Requiring that all School Board members complete a School Board Training Programme before assuming delegated powers
17. A further safeguard was proposed in the form of an Education Tribunal composed of a lawyer nominated by the Attorney General, a teacher nominated by the General Teaching Council, and an MP nominated by the Speaker of the Parliament. The Tribunal would have heard appeals against unfair dismissal of teachers and unfair expulsion of students, as well as complaints against School Boards. On closer scrutiny, however, this idea proved problematic. Teachers are civil servants and it would therefore have been inappropriate to confer employment rights not enjoyed by other public servants. This is the domain of the forthcoming Civil Service Act. There is also the intention to create a Public Complaints Commission, which would render the remaining functions of the proposed Tribunal redundant. This section was therefore removed from the draft Act.

Teachers and Teacher Training

18. The relatively high proportion of untrained teachers and expatriate teachers are, for different reasons, seen as a major factor in low student attainment. The Government is committed to reducing the dependence on expatriate teachers and has greatly expanded teacher training provision.
19. It is proposed that the Government reinforce its commitment to teacher training by legislative means. The draft Act therefore creates a General Teaching Council with responsibility to maintain a Register of Teachers, places a legal requirement on schools to employ registered teachers wherever possible and requires both the Ministry and schools to take all reasonable steps to help untrained teachers attain Registered Teacher status.
20. Under the draft Act, to be eligible for registration, all primary teachers hold at least a Training Certificate, all lower secondary teachers at least a Training Diploma, and all higher secondary teachers (except teachers of Dhivehi and Islam) a BTeach or a degree and teaching qualification. Such requirements were thought to represent an attainable target. It was agreed, too, that the GTC should publish a Code of Professional Practice and have the power to strike off the Register any teacher who acted in serious breach of the Code. The draft Act contains provisions on the establishment of the Council through elections.

Curriculum and Examinations

21. The draft Act sets out the Aims of Education, based on work previously conducted by the Ministry. An additional Aim was added in respect of morality and ethics, based on some feedback during consultation.
22. It seems clear that the curriculum lacks relevance for many students. It is also suggested by many that the nature of the curriculum is at least partly responsible for didactic teaching and passive learning. Furthermore, it seems very unlikely that all the Aims of Education can be effectively applied through Cambridge O Levels and IGCSE. The introduction of a localised curriculum would make learning more relevant to the Maldivian context. It could also provide the opportunity to increase the emphasis on practical application of knowledge and skills and perhaps to introduce an assessment regime that recognises practical competence as much as performance in written examinations.
23. A proposal that national examinations should be developed and that students should have the choice of taking national or international examinations or both, was generally supported in consultation. However, some stakeholders were concerned by the proposal, arguing that for citizens of a small country in a global economy, international qualifications were essential. The counter-arguments are as follows. National examinations are essential if the curriculum is to reflect Maldivian culture. The level of student attainment is likely to rise. There will be national examinations only at O Level/GCSE, not A Level (for the present, at any rate). While international recognition is very important at A Level, it is much less important at O Level. The main use of O Level/GCSE is to gain entry to studies at A Level. As the national O Levels will be designed to be equivalent to international O Levels (and indeed, much of the content will be the same), there should be no problem of progression to A Level. Indeed, the draft Act stipulates that the national O Levels must be accorded the same status as international O Levels in respect of entry to upper secondary education. Finally, students and their parents still have the option of taking international examinations, and many may choose to do so, at least until the idea of national examinations becomes more familiar.
24. The draft Act provides for a national curriculum, to be set out in the form of guidelines for pre-school, primary and secondary education, which are to be developed by MOE. It also provides for a system of national examinations at Grade 10, to be administered by MOE.

25. There was also a strong consensus in consultation around the idea that the curriculum needed to be broadened to ensure its relevance and, indeed, to truly reflect the Aims of Education. Many argued for the inclusion of civics and a range of vocational subjects. While an Act of Parliament is not an appropriate means of specifying precisely the subjects of the school curriculum, the draft Act does state that the national curriculum must meet the Aims of Education and that it must include vocational education from Grade 8 onwards.

Quality Assurance of School Education

26. The TA floated the possibility that DPE and EDC become non-departmental public bodies. It is common in many countries for school examinations to be conducted by a body, independent of but accountable to the Government. The national school curriculum body often also has this status. However, there seems to be little interest in such developments at present.
27. The draft Act, therefore, clarifies the roles of the Ministry of Education but introduces no significant change. The main development in respect of quality assurance is in the form of provisions for school development plans and school self-evaluation under the section on School Boards.

Tertiary Institutions

28. The draft Act defines four categories of tertiary institution:
- Registered tertiary institution – a registered institution offering only non-formal education and training
 - Accredited tertiary institution - a registered tertiary institution that has been accredited as meeting the required criteria to offer formal tertiary education
 - College – a tertiary institution which offers programmes leading to the award of a degree or degrees by a recognised university and which has been accredited as meeting the required criteria for a college
 - University - a tertiary institution that has been granted university status through the legal processes of the country, including the Maldives, in which it is based

Accreditation of Qualifications and Institutions

29. The draft Act proposes that a Maldives National Qualifications Authority be established (assuming the current functions of the Maldives Accreditation Board) in line with international practice.
30. The draft Act formalises the existence of the Maldives National Qualifications Framework. However, certain changes are proposed:
- a) Separate the concepts of *level* and *credit hours*, so that at any one level, there may be a range of qualifications with different numbers of credit hours
 - b) Define the framework levels through *level descriptors*, which express the degree of difficulty of the qualification in terms of the knowledge and/or skills and/or qualities to be developed. (There are many international examples to draw on.)
 - c) Use these level descriptors as a guide to assigning a new qualification to a level, recognising that academic and vocational qualifications may relate more strongly to different elements in the level descriptor (i.e. they are deemed to be *broadly equivalent, not the same*).
 - d) Define credit hours in terms of the *notional learning time* for the qualification, i.e. the typical time taken to complete the qualification by an average learner with the appropriate entry qualifications.
 - e) Link *remuneration* to *specific qualifications*, not levels (so as to avoid a situation where qualifications are excluded from the framework because they don't merit the remuneration associated with the level).
 - f) Use credit hours as a means of measuring the 'volume of learning' (thus giving some indication of its value) and of guiding providers as to how much time to allocate to the programme. However, do not insist, especially in the case of vocational qualifications, that learners must actually spend a set number of hours.
31. The current approval and quality assurance procedures should be reviewed. In most NQFs, the processes for accreditation of education and training institutions and accreditation (or validation) of qualifications are distinct. This means that a qualification is accredited once,

not separately for each institution offering it, as happens currently in the Maldives. Also, it is becoming normal international practice for countries to accept qualifications from properly constituted NQFs in other countries as being at the level ascribed in the country of origin. (Trans-national qualifications such as Microsoft certificates are special cases that need to be dealt with differently.)

32. In most national VET systems, the accreditation of institutions is a process that applies to the institution as a whole and all its programmes, rather than separately for each programme. Once accredited, an institution is free to offer any accredited qualifications. It is free to issue certificates to students without further reference to the national accrediting body, provided it has fulfilled the quality assurance requirements of the body awarding the qualification. If it wishes to offer a completely new qualification that has not been accredited, it would have to submit that qualification for accreditation. Also, in many systems, if it wished to branch out into a completely new area of teaching (e.g. a centre providing business and accounting courses who decided to offer diving courses), it would need to seek approval through a supplementary accreditation process. Finally, the institutions might be required to submit certain information annually to the national accrediting body and would also normally be subject to periodic audits (once every three to five years).
33. A system such as that outlined above would provide effectively for the quality assurance of post-secondary qualifications in the Maldives. It would be more efficient than the current system, which involves a daunting number of accreditations and causes significant delays in the introduction of new programmes.
34. The draft Act requires the Maldives Qualifications Authority to publish regulations on the accreditation of qualifications and the accreditation of tertiary institutions and colleges. A tertiary institution may be granted college status by the Authority if it meets the required criteria.
35. The draft Act provides that a university may be created only by an Act of Parliament. Such a Bill may be presented to Parliament only after receiving a report from the Maldives Qualifications Authority recommending that university status be awarded. It is proposed that to be eligible for university status, a tertiary institution must have:
 - been operating as an accredited college for at least five years
 - at least 1500 full-time equivalent students
 - library facilities and student services appropriate for a university
 - run at least five degree programmes successfully

- sufficient experience of degree validation procedures to justify the granting of degree awarding powers
36. It is proposed that determination of competence in respect of the eligibility criteria will be made through an accreditation process conducted by the Maldives Qualifications Authority. The Authority will convene an accreditation panel, the membership of which will include representatives from the university or universities that currently award the degrees taken by the college's students and at least one other recognised university. The accreditation panel will produce a report recommending whether or not the college has the experience and expertise to justify the granting of degree awarding powers.
37. Finally, the draft Act incorporates the recommendations from Component 2 of the Project on loans and scholarships by establishing the National Fund for Tertiary Education and Training.

Education Finance and Student Financial Assistance

Socio-Economic Context

38. The economy has been stable and growing over recent years, but the tsunami at the end of 2004 which devastated parts of the islands and resulted in at least 100 deaths has, at least temporarily, arrested the rapid growth of the economy. The Finance Ministry has made some projections for the period 2006-2010 which suggest significant growth, stable consumer prices, stable Government revenues and an improving balance of payments.
39. These projections depend crucially on the growth of tourism from its current tsunami induced low levels. Tourism is important for generating revenues generally in the economy and specifically for Government finances which depend heavily on taxes on tourist activities. The financial position may improve still more later in the period if the new business profit tax (BPT), which is expected to raise Rf 4.5 million annually, is introduced.
40. It is proposed that as from next year there will be an improvement in financial auditing processes to be followed by a move to performance auditing. The move is designed to attempt to relate resources more closely to performance and thus to have some indication of the efficiency of the Government sector.
41. The data analysed showed that income levels are significantly higher in Male' than in the atolls, with mean income per day being respectively Rf 27 and Rf 58 in the atolls and Male', which continues the pattern of 1997/6 when the respective incomes were Rf 23 and Rf 45.

The income distribution as measured by the gini coefficient shows the same degree of inequality in income levels for 1997/8 between Male' and the atolls, though by 2002/3 inequality had been reduced in both regions, though more so in the atolls than in Male' .

Economic concepts used in the analysis: Efficiency and Equity

42. Possibly the most important of all the economic concepts explored in relation to education is efficiency. The reason for its central position is that in education, as elsewhere in the economy, resources are limited and therefore when using them it is desirable that they should be used in such a way as to maximise the educational output(s) possible from their use. Of particular relevance to the analysis that follows is the concept of 'exchange efficiency' which is concerned with the efficiency with which society's objectives are being met, particularly in this analysis through the loans and scholarships programmes.
43. The other basic concept used in the application of economics to education is that of equity. Equity is concerned with how the outputs and the costs of producing them are distributed between individuals and groups in society. In the context of this report the concern is with whether different groups are being treated differently, whether the groups are defined by socio-economic background, being an islander or a Male' resident, or a state or private provider of education.

The current scholarships and loans schemes in the Maldives

44. Scholarships in the Maldives are generally funded by the Government or through bilateral agreements with other countries. There are currently four different scholarship schemes administered by the NFHET: merit scholarships, 'chosen area' scholarships, 'ongoing scholarships and 'technical and vocational' scholarships. All the schemes are administered through an Advisory Committee which uses a formula designed to meet the priority needs of the Government. Precisely how these priorities are decided is not clear, but two of the priorities are filling manpower shortages and replacing expatriate labour, which is often related to the first priority. In determining future manpower 'shortages' the NFHET appears to be using what is termed an 'employers opinion method'. This technique has been criticised on theoretical and empirical grounds and resources will probably be wasted if financial assistance to students is provided on the basis of employers views.

45. The scholarships provided usually cover tuition fees, air fare, with more than one air fare being paid if the study period exceeds two years, and a stipend related to the cost of living in the country of study. All scholarships attract a bond with the recipient being required to work (for a specified period) for either the Government or in the Maldives.
46. Loans are variable and negotiable. In 2004/05 there were 75 awards, 44 were Government employees, 11 were from the private sector and 20 were unemployed. In the first year of the scheme, 2004, there was no ceiling on the amount of the loan. It has changed this year with the imposition of a ceiling of Rf.500,000. Recipients of the loan come into four categories: academic merit, studying in a 'chosen' area, completion of ongoing studies and 'technical and vocational skills development'. Applicants are asked to specify the category(ies) into which their request falls. They are also asked to specify the expenses that the loan will cover over the period of study.
47. One of the requirements to secure a loan is to have a guarantor. It may be that potential higher education students from poorer households and poorer areas, such as the atolls, may find it more difficult to find guarantors than students from better off families, more of whom are found in the capital Male.
48. The sustainability of the student assistance scheme depends on the level of Government revenues and in the longer term on success in collecting repayments.
49. The main recommendations for the SFA schemes arising from the conference, focus groups and discussion with other stakeholders are presented below.

Information flow.

Ninety percent of attendants at the island conferences were unaware of the existence of the loans and scholarships schemes and in Male' we found that 60% of attendants at the conferences and focus groups did not know of the schemes. This is inequitable and inefficient. On the basis of the information gathered new procedures and publicity materials are needed. Multiple copies of the leaflet produced as part of this mission should be sent to every school in the Maldives for distribution.

Counselling and advice.

The NFHET should organise a one day workshop of stakeholders in the schemes, parents, teachers and NFHET staff to consider other means of publicising the student assistance programmes.

Decentralisation.

The schemes should continue to be centrally managed, though the NFHET should ask local counsellors for regular feedback on the operation of the schemes to ensure that the scheme is effective at local level.

Income contingent schemes.

The loans scheme should be income contingent and repayments should not begin until the graduate's earnings are equal to the median income in the Maldives.

Repayments.

Repayments should not begin until three months after graduation and the loans should be repaid over a period of 15 years, rather than the 10 as at present.

Extension of the scheme.

The SFA schemes should be available for all accredited programmes in the Maldives

Disability

The NFHET should employ a part-time adviser to assist it in deciding how academically able, but physically disabled people can be supported .

Family support

This should only be available in exceptional cases, which may be related to disability.

Teacher financial assistance.

There is a case to be made on equity and efficiency grounds for reducing the disadvantage of certain schools, usually island schools, which may have no trained teachers. In such cases support to train local people might be provided and/or some form of bond imposed to ensure that they returned to the disadvantaged school for a certain number of years.

Monitoring and evaluation.

Existing data on applicants, acceptances and completion rates should be analysed, as should repayments as they begin to flow in at the end of 2005. The monitoring of the scheme should pay particular attention to the spread of applications and acceptances across different groups, defined according to socio-economic background and origin and whether from island or Male'. Certain data that is necessary for monitoring and evaluation is not currently collected by the NFHET, for example application rates and awards categorised according to origin, islander or Male'. This data should be collected and analysed.

Regulations and transparency

On the basis of the current procedures of the NFHET a set of regulations for the NFHET was developed which formally sets out the meaning of loans and scholarships, the scope of programmes to be supported, the criteria for determining awards, procedures for processing applications and repayment rules and procedures.

Commercial bank involvement.

The NFHET should constantly seek supplementary sources of funds and actively engage with the banking system to seek additional finance.

Poverty and economic assessment. Willingness to pay, ability to pay and attitude to education: main findings from the poverty assessment survey

50. The majority of households, particularly in the atolls, have a very limited amount of discretionary income after they have paid for household expenditures. Indeed, the data shows that for 30% of HHs expenditure exceeds income. This rather surprising finding was explained in terms of the local culture in which poorer members of the community are given financial aid and support in kind by friends and other members of their family. Some families living in Male' do have some surplus of income over expenditure especially those HHs which are not paying rent, i.e. living in their own homes. A significant majority of questionnaire respondents, both in Male' and the atolls, indicated that spending on the education of their children was a priority and that they were willing to pay more for better educational opportunities for their children, despite the fact that many HHs have very limited, if any, discretionary income.
51. The data on the expenditure for private tuition reveals that over 80% of families engage private tuition providers to supplement their children's learning in schools. The mean amount spent per child on providing private tuition is Rf 400.00 per month. Our data showed that HHs spend around Rf120.00 per month per child to supplement their school education. The data also suggests that parents are willing to spend Rf 200 more to provide better education for their children. The extra that they are prepared to pay for additional education amounts to about 6% of their total earnings.
52. Our data show that in the Maldives there is a strong social demand for good quality education which is currently not being met. The households surveyed indicate their dissatisfaction with the quality of the education provided in schools. This impression about the poor quality of education provision is more prevalent in the atolls than in Male'. The data clearly suggests that people would be willing to pay more for educational services if the

quality of the product was improved. This result suggests that the Government could increase 'cost sharing' if quality of education was raised.

53. The data suggests that there is no discrimination whatsoever by families between boys and girls in their willingness to pay for education. There appears to be no difference in the attitude towards education between Male' and the atolls, or between income and occupational groups. However, the willingness to pay for and contribute to their children's education appeared to be higher for lower income groups compared to the more affluent.
54. The mean income for the entire sample was Rf 5800, but for the subset of Male' HHs there is a mean of Rf 15,000. If Male' HHs are excluded mean income was reduced to Rf 5,300/-. Those HHs who had migrated to Male', indicated the strongest willingness to pay more for education.

Private education provision

55. Private providers saw themselves as providing an essential service to the country, principally by providing educational opportunities for students unable to get into the College because of its limited capacity.
56. The private sector provides a vast array of courses, in terms of subject, duration, level and price. The private providers claimed that quality was assured by the fact that they recruited students, who would only pay for the courses offered if they considered they were getting 'value for money' and that courses were accredited by MAB. Somewhat ironically, at the same time, they also claimed that the MAB was not performing its job properly. The MCHE was claimed to enjoy an unfair advantage because of the massive state subsidy that it received.
57. The greatest difficulty that private providers confront is in the acquisition of premises, buildings and/or rooms in which to conduct their activities. There were also difficulties in securing loans with lenders, including the Bank of Maldives, seen as discriminating against private providers
58. The private providers also regarded as 'absurd' the use of the duration of a course as a basis for accreditation by the MAB. They were generally critical of the accreditation process. This was seen as excessively bureaucratic and lengthy, with every individual course needing to be 'approved'. Their proposal of accreditation of institutions, with inspection being used to ensure quality, merits support.

59. Apart from the criticisms given above MAB was described as 'very 'weak' because:
- It had a rapid turnover of staff, which meant that there was no continuity of service
 - Its staff were inadequately or inappropriately qualified
 - There was inconsistency in the application of criteria in the accreditation process
60. Further complaints of inequitable treatment of private providers compared to the College included the fact that the College could offer modules and courses, but that private providers could only offer courses. This inequity should be removed and private providers permitted to offer modules. Once the accreditation system is reformed both courses and modules should be accredited, either by MAB or reputable foreign institutions.
61. There was also claimed to be 'sponsorship discrimination' by the Government. Government trainees only pay 15% of fees, whilst other trainees pay 60% plus interest at 18%. The Government also sponsors training abroad. Some of this training is available from private providers in the Maldives, particularly in the fields of IT. Private providers should also be eligible for government sponsorship. Using private providers would be cheaper and save foreign currency.
62. Electricity/water rates of private providers were charged at business rates, but they considered that they should be at lower, educational, rates. This inequity of treatment should be removed if the private providers can demonstrate that they are bona fide education providers.
63. The private providers claimed that there was 'unfairness' because of the level of state subsidy provided for the College, whereas they received no support, financial or otherwise, from the state. Private providers wanted greater 'transparency' in education provision. Because of the lack of transparency the degree of 'unfairness' in the treatment of private providers relative to the College was difficult to establish precisely.
64. A number of respondents argued that the loans and scholarship scheme should be extended to include students attending privately provided courses, if they had been accredited by MAB or an overseas body. If this policy was implemented it would almost certainly prove significantly cheaper than sending students abroad and, provided the courses were of the same quality as those abroad, efficiency would be enhanced. In addition, foreign currency would be saved.

65. The concerns raised above suggest that there may be inequities in the treatment of private providers compared to the College and that both exchange and production efficiency as well as equity might be enhanced by reducing the disadvantage which the private providers currently experience relative the College.
66. The TA recommends that the Government give serious consideration to ways of removing the unnecessary barriers that prevent the private sector from making as full a contribution to meeting the tertiary education needs of the Maldives as fully as they could. Given the challenges the country faces in ensuring universal provision of primary and lower secondary education and in widening access to upper secondary education, there will be supply constraints on the expansion of tertiary education. It is therefore in the national interest to give every encouragement to the private sector, subject to the quality assurance requirements set out in the draft Education Act, to expand its contribution to the national tertiary education system.

Curriculum and Materials Development

Review and Analysis of Curriculum Materials

67. The main findings from the review of curriculum materials were as follows:
- The major difficulties students face in learning are due to language problems (66% of responses).
 - Students do not understand how to apply the knowledge they have gained in situations where they have to address indirect questions.
 - 39% said that textbooks are the basic guides for teachers in the teaching and learning process. Content/topics and the information provide support and facility to properly plan the lessons. At times textbooks are the only teaching aid for the teachers. Many confirmed that textbooks helped them to prepare their notes and help to develop knowledge and understanding. Workbooks are used to support or practice after the students have learned the process and to prepare worksheets.
 - In response to the question on how to make the present textbooks/workbooks more effective, it was indicated that no textbooks cover the whole syllabus. If there were textbooks which covered all the topics in the relevant syllabus, it would be useful for new teachers as well as students. Also the textbooks should contain more practical examples

and more stimulating questions. The textbooks should express ideas through pictures, diagrams, illustrations etc. and use simple language as Maldivian children find learning in English difficult.

- Respondents also suggested that topics on more day to day related activities would generate interest and that the inclusion of present day inventions and applications would attract students.
- Only a limited number of textbooks are available in the market and those available are not sufficient to cover the syllabus. A separate textbook to cover the whole syllabus or availability of many textbooks by different authors could improve the overall standard. Textbooks should contain a lot of motivating themes and content should be up to date.

68. Based on the above findings the following conclusions and suggestions are offered:

- The majority of teachers in the lower secondary grades are expatriates and they find it difficult to translate the examples given in the prescribed textbooks into Maldivian context. Therefore supplementary materials, in Maldivian context, are needed to support the imported textbooks.
- The medium of instruction, English, is a second language to the students. This leads to difficulties in comprehending what is learnt. Thus supplementary material in simpler language, but incorporating technical terms wherever necessary, is essential.
- The examples given in the textbooks are foreign to the students, which does not help them to visualise the situation. Inclusion of examples related to the day to day experiences of the students, wherever possible, is essential.
- Only a very small percentage of the lower secondary teachers have received training relevant to the subjects they teach. Therefore it is essential to conduct regular training programmes for all lower secondary teachers throughout the country to make them familiar with the syllabus content and examination requirements.
- As there is a shortage of reference books, which teachers could use to plan their lessons, provision of resources such as reference books, charts, equipment and chemicals for schools is recommended.

- Both in working sessions with the teachers and responses to the questionnaire, the importance of the use of audio-video material has been emphasised. Therefore developing audio – video material, wherever possible in Maldivian context, to supplement the textbooks, along with written supplementary materials, is recommended.
69. The review and analysis of curriculum materials were used to inform the work on capacity building for curriculum materials, wherever. Thus there was an emphasis on using plain English, incorporating pictures and diagrams, practical activities in which knowledge was applied, practical examples from real life, stimulating questions, motivating themes and up-to-date content.
- Capacity Building for Curriculum Materials Writers*
70. Ten curriculum materials writers in seven subjects were trained and produced over 200 pages of high quality material.
71. These materials will be trialled in 20 schools around the country in 2006 by EDC. The National Consultant (in his capacity as a staff member of EDC) will be responsible for the trialling of the materials and all other matters related to the supplementary materials. Materials trialled in schools will be revised based on the findings.
72. Development of new material in specific subject areas will take place and by the end of 2006 trialled materials will be revised and finalised for printing and distribution to all secondary schools in 2007. The printing and distribution of the materials will be undertaken by the EDC. The trained writers will continue to develop supplementary material in their subject areas.
73. In using these supplementary materials in conjunction with the prescribed textbooks for lower secondary classes, the subject teachers in the lower secondary classes need to be oriented to the use of these materials. These materials contain lots of suggestion on delivery of the lesson using various modes of approaches. Methods such as group work, discussion, PowerPoint, OHP, drama, role play etc. in the delivery of a lesson in the lower secondary classes have not been tried out by the teachers for various reasons. A training programme for teachers on the use of these supplementary materials, especially with a focus on activity based learning, is essential.
74. The prospective writers who have been trained under this project could be the resource persons to conduct such training programmes for teachers. The National Consultant could take a lead role, as a member of the EDC staff.
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75. It has been agreed that EDC will continue the process of developing supplementary curricular material, first using the personnel trained under this project and then identifying and training new prospective writers from the school system. The core group will be the persons trained under this project.

Textbook Selection, Production and Distribution Policy

76. The most important criterion in the selection and production of textbooks is cost. Therefore any suggestion for change will have to give priority to keeping costs low.
77. There is no permanent committee or board which is responsible for selecting textbooks. Communicating in writing with teachers throughout in the country is a tedious and time consuming process. However, it does seem to be working well at present. Consulting large number of persons is quite democratic and transparent, but it has its own drawbacks, such as coming to an agreement on an issue of difference of opinion.
78. In this context, establishing a committee or board of selection, for each subject area, comprising competent persons representing the cross-section of the country is suggested. This committee or board could meet once a year or whenever a textbook or textbooks have to be selected.
79. At present, the responsibility for transportation of the textbooks to the islands is borne by the booksellers. Also the booksellers have to ensure that textbooks reach the islands in time so that students will be able to purchase the textbooks before the school year starts. Therefore any changes in mode of distribution will have to be considered in terms of reducing cost.
80. Co-publishing is one of the strategies which could bring the cost price of the textbooks down, because it gives an assurance to the original publishers of a fixed market for their commodity. The stipulation of a three-year purchase period allows for changes taking place in the syllabus, which is intimated to the clients three years in advance. The possibility of localising the co-published textbook has been explored and found to be more costly because of technical reasons such as remaking the plates for printing.
81. Co-publishing seems to be the best solution for the time being when considering the cost involved in developing textbooks locally. Also the arrangement with the bookseller for distribution of textbooks to the island ensures textbooks reach students on time.
82. The TA recommends that the strategy of co-publishing of text books should be supplemented by the development of materials in the local context. This strategy can help to meet the demands of teachers as expressed in the Review of Curriculum Materials. In this

direction the TA has developed a Curriculum Materials Development Manual, which in conjunction with the training programme piloted in this Project, can create a basis for ensuring that the Maldives has an adequate supply of trained curriculum material writers.

1 INTRODUCTION

1.1 Objectives of Technical Assistance

1.1.1 The Technical Assistance (TA) consisted of three components:

- (i) developing education sector legislation to assist the Maldives to attain its Vision 2020 education goals
- (ii) developing and recommending alternatives for making postsecondary education financially accessible to more students under a system of sustainable financing, including student loan schemes
- (iii) building capacity at MOE to develop and assess teaching and learning materials for the lower secondary grades.

1.1.2 The education sector legislation will be developed in consultation with major stakeholders, and will take into account the best international practices in facilitating, regulating, providing, and financing education and training, including the role of the public sector in financing and provision. Education-related legislation and regulations and international conventions will be reviewed. The Government's education policy, priority, and reform needs will be assessed. The draft legislation will be specific on issues such as the legal status of public providers, examinations, approval of foreign certificates and degrees, access, student rights and obligations, students' financial contributions, role of the state, financing and budget provisions, and regulation of private providers. The TA will also assist the Government to develop guidelines to implement the legislation's provisions.

1.1.3 Alternatives to making postsecondary education accessible and affordable to more students, including student loan schemes, will be examined in the context of sustainable financing of education. Consultations with major stakeholders, including local banks, will be conducted. Lessons learned in other countries, particularly on implementing student loan schemes and on the issue of equity, will be taken into account. A survey of capacity and willingness-to-pay will be conducted among a representative sample of students from Malé and the Atolls. The TA will assess the feasibility of student loan schemes and other options, and recommend appropriate action. A corresponding proposal for an expenditure plan for implementation will be developed.

- 1.1.4 The capacity at MOE to assess and develop materials for lower secondary education subjects will be strengthened through in-country training. Learning and teaching materials will be assessed vis-à-vis the national examinations and the curricula with a view to increasing their relevance to the Maldives. Materials for subjects in the commerce and science streams will be given priority in the training programme.
- 1.1.5 Terms of Reference for consultants are set out in Appendix 1.

1.2 Administration and Management

- 1.2.1 The Project was conducted over three missions: the first from 11 July – 8 August 2005; the second over a period from 12 September – 22 October 2005; and the final mission from 20 November – 19 December 2005. Administrative arrangements made to support the work of the team were good.
- 1.2.2 It did not prove possible to establish the Project Steering Committee (PSC) until the final mission. The sole meeting of the PSC was held on 13 December 2005. The agenda, attendance and main points arising from the meeting are set out in Appendix 12.
- 1.2.3 Brief meetings were held with the Minister of Education in the first and second missions to brief her on the progress of the Project (particularly Component 1) and to seek her advice and approval. A meeting was also held with the Deputy Minister. A lengthier meeting was held with her between Missions 2 and 3, conducted by the national consultant and the Head of the Planning Section to discuss the draft Education Act and gain her approval to circulate it for consultation. In the final mission, the newly appointed Head of Planning Section was able to act as national counterpart and provide very helpful advice to the TA team.
- 1.2.4 It did not prove possible to hold any meetings with the Minister of Higher Education to discuss the Education Act and Student Financial Assistance. In the course of the second mission, the TA team learned that an Executive Director of the Department of Higher Education and Training had been appointed. However, due to her absence on medical grounds, a meeting with her could not be held until 13 October (the final 'office day' of the Education Legislation international consultant's mission).
- 1.2.5 The impact of these difficulties in establishing effective communication with the Ministry of Higher Education on Component 1 was that the proposed seminar on higher education related Education Act content could not be held until the final mission. The

recommendations arising from the seminar were discussed with the Executive Director on 7 December. This meant that the proposed higher education related content of the Education Act has been subject to much less discussion and consultation than the rest of the draft Act. It also created some uncertainty about the status of the proposals being made by the TA in respect of student financial assistance. However, all higher education related findings and recommendations have been approved by the Ministry. The Minister of Higher Education received a copy of the draft Education Act for approval and advice.

- 1.2.6 The post of Director of the Educational Development Centre (designated as national counterpart for Component 3) was vacant for most of the Project. In the final mission, the new Director took an active interest in the Project (especially Component 3) and helped to shape proposals for sustaining the outcomes of the Component beyond the life of the Project (see Chapter 4).

1.3 Methodology

Education Legislation

- 1.3.1 The aims of the inception mission were to:

- Develop a clear understanding of the current roles and responsibilities of the relevant Ministries and their Departments and of the schools and colleges

This was achieved through a series of visits to schools in Male' and an atoll and meetings with Ministries and Departments, colleges and private training institutions. Key documents were reviewed and analysed. (See Appendix 2 for list of meetings and documents.)

The outcome of this work was a Situation Analysis presented in the Inception Report.

- Clarify through discussion with the Ministry of Education: current legislation and international conventions are current within the Maldives; and the areas that the Education Act should cover.

These discussions and those held in schools, Ministries and Departments, and with other stakeholders resulted in the identification of the following key areas for inclusion in the draft Education Act:

- Requirement to attend school
- Teacher training, registration and professional development

- Curriculum reform (especially localisation)
- Clarification of powers and responsibilities of schools, including a measure of decentralisation
- More effective and efficient national provision of support to schools

A preliminary identification of areas of higher education related content was made. As it did not prove possible to meet with the Minister of Higher Education or any senior officer, a short paper was sent to the Minister outlining the TA proposals.

- Clarify through discussion with Attorney-General's Office: Maldives practice in respect of the roles of primary and secondary legislation; Maldives procedures and typical timescales for drafting legislation (e.g. processes of internal consultation)

1.3.2 The main activities for the Education Legislation Component in the second Mission were as follows:

- Preparing a paper setting out the draft focus and content of the Education Act

This paper was discussed with the Minister of Education and then translated into Dhivehi and sent to the atolls where the consultation conferences were to be held.

- Holding consultation conferences in three atolls

Consultation conferences were held in three atolls: Haa Dhaal, Addu and Gaaf Dhaal. The attendance was 58, 28 and 54 respectively. The breakdown of participants was 55 parents, 66 teachers, 10 heads of school and 9 others. The aim of these conferences was to consult on draft content of the Education Act (and on Student Financial Assistance). A presentation was made on the possible content of the Education Act, after which participants discussed the issues in small groups. The outcomes of their discussions were recorded both in the form of group reports and individual questionnaire returns. It had been intended also to hold a consultation conference in Male'. However, because of administrative delays, problems in confirming a venue, the constraints of Ramazan and the beginning of the school examination period, it was decided to hold the Male' conference in the final mission.

- Analysing the consultation responses and summarising the proposed content of the Education Act

A summary of consultation responses is presented in Appendix 3.

- Preparing a first draft of the Education Act

The draft Education Act was based on the analysis of consultation responses and drew on international good practice in some of its detail. It was possible only to draft Part One (general provisions) and Part Two (Pre-school, Primary and Secondary Education). Part Three (Post-secondary Education) could not be drafted until a seminar had been held (see below). The draft Act was discussed with the Minister of Education immediately prior to the final mission and she approved it as a draft for consultation.

- Meeting with the Executive Director of the Department of Higher Education and Training to discuss the possible higher education related content of the Education Act

This meeting, held at the end of the mission, resulted in the Executive Director endorsing the TA analysis and approving the proposal to hold a seminar on Accreditation and the Maldives National Qualifications Framework in the final mission.

1.3.3 The main activities in the final mission were:

- Conducting a seminar on Accreditation and the Maldives National Qualifications Framework

The seminar was held on 28 November 2005 (See Appendix 4 for programme and attendance.) The TA made presentations, first on the Project and the Education Act in general and then on Accreditation and National Qualification Frameworks. The outcome of the seminar was a series of recommendations on accreditation procedures, management of the NQF, and criteria for granting College and University status (see Appendix 6). These recommendations were the foundation for the content of Part Three of the draft Education Act.

- Consulting on the contents of Parts One and Two of the draft Education Act

Consultation conferences were held with Male' schools on 29 November and with Central Atoll schools (in Male') on 1 December. In both cases, parents and teachers and heads of school were invited, although there was limited parental attendance at the Male' schools conference. (See Appendix 5 for programme and attendance.) The conferences broadly endorsed the content of the draft Education Act and offered a number of detailed recommendations (see Appendix 7).

A meeting with representatives of Ministries and NGOs was held on 5 December. See Appendix 5 for attendance and Appendix 8 for summary of responses. A meeting was held with the departments and sections of the Ministry of Education on 8 December. See Appendix 5 for attendance and Appendix 9 for summary of responses. The Act was re-drafted on the basis of these consultations and presented to the PSC on 13 December 2005. A summary of the views of the PSC is presented in Appendix 12.

- Consulting with the Law Commission on the legal form of the draft Education Act

It had been hoped to engage in informal consultation with members of the Law Commission at the drafting stage, but this proved difficult to arrange. It was decided to wait until a final draft had been produced and translated into Dhivehi (i.e. at the conclusion of the Project) before sending to the Law Commission. The national consultant on Education Legislation will oversee the translation of the draft Act after the end of the Project.

- Producing a final draft of the Education Act

The final draft was based on the consultations outlined above. The final draft Education Act is presented in Annex 1.

- Preparing milestones and a timeframe for enacting the legislation

These are set out in Annex 2.

- Preparing guidelines for implementing the legislation

Guidelines for implementing the legislation are set out in Annex 2.

Education Finance and Student Financial Assistance

1.3.4 The main activities in the inception mission were:

- Reviewing existing data

It was found that although there was a great deal of general data on the economy, including a UNDP poverty assessment report and the Census data of 1995, none was entirely appropriate to the needs of this mission because they had not addressed either the question of parental attitudes towards education or parental and student willingness to pay for their children's education, particularly any repayments that are required through a loans scheme. However, the data helped to inform the analysis of the socio-economic context, which was

presented in Chapter 2 of the Inception Report and subsequently formed part of the poverty and economic assessment report (see Chapter 3).

- Developing and piloting a parental survey questionnaire

A survey questionnaire was developed and piloted in Male and some islands, with the aim of collecting data on the following: household size, geographical location, employment, household income and expenditure patterns, parental views on the quality of education and attitudes towards additional payment for education, including through a loans scheme. The final version of the parental survey questionnaire is in Appendix 10.

- Analysis of current scholarship and loan schemes

The current scholarship and loans schemes were analysed in terms of their efficiency, internal and external, and their equity. Much of the data that was needed, particularly with respect to equity, for example household size and income and other socioeconomic characteristics was not available. Qualitative data was gathered, through interviews and focus groups with relevant stakeholders. These stakeholders included MHEES staff, particularly those involved in the loans scheme. Meetings were also held with teaching staff, parents and students from Male' and the islands. This analysis was presented in Chapter 4.1 of the Inception Report.

- Investigating indicative medium-term post-secondary education financing frameworks and resource envelopes

Discussions were held with Ministry of Finance and Department of Higher Education and Training on current and planned budgetary arrangements. It was reported that the MOFT and DHET were currently working on the development of medium – term financing frameworks (resource envelopes). There was therefore no raw data on which to make any forecasts.

1.3.5 The principal activities in the second mission were:

- Consultation conferences and focus groups

The conferences were held jointly with Component 1. The purposes of the consultation on student financial assistance were to:

- determine the extent of knowledge about existing loans and scholarships
- ascertain views on effectiveness of the schemes in supporting access to post-secondary education

- seek views on how the system could be reformed to improve its effectiveness

A paper on student financial assistance was prepared for the consultation conferences. A presentation based on this paper was made and participants then discussed the issues in small groups.

Focus group meetings were held in three schools in Male' to seek views on effectiveness of current schemes and how they might be improved. Meetings were attended by parents, teachers and students.

The feedback from participants at the conferences and focus groups informed a detailed analysis of the scholarships and loans schemes presented in Chapter 3.2 of the Mid Term Report, covering the following issues:

- information flow
 - counselling and advice
 - decentralisation
 - income-contingent versus mortgage type loans
 - repayments
 - timing
 - extension of scheme
 - disability
 - family support
 - teacher financial support
 - monitoring and evaluation
 - regulations and transparency
 - commercial bank involvement
- Administering the parental survey questionnaire

Respondents consisted of parents from Male', Vaikaradhu, Meedhu, and a number of islands in Haa Dhaal, Addu and Gaaf Dhaal atolls. The islands were selected to provide a reasonable cross-section of Maldivian parents. By the end of the mission, 100 usable responses had been received.

The data was entered using the Statistical Package for the Social Sciences. In conducting the analysis, the TA was looking for simple correlations. Tabulations were used to describe the data collected. The questionnaire contained an open-ended question that was coded

separately to ascertain the range of views on the quality of education and the impact of these perceptions on the pattern of education spending. Attitudes towards willingness to pay for education and perceptions of the quality of education will be related to other variables in the questionnaire.

- Discussion with Executive Director of Department of Higher Education and Training

The Minister of Higher Education was unable to meet the TA. A meeting with the Executive Director and Deputy Director was held on 13 October. They endorsed the analysis of the TA.

1.3.6 In the final mission, the main activities have been:

- Consulting with private education and training providers

A questionnaire for private providers was produced to elicit facts about the range, duration and price of courses offered (see Appendix 11). The questionnaire was distributed to private providers on 30 November to be completed and returned by 1 December. A meeting was held with nine private providers to discuss their views on the current private provision of education. The institutions represented were the Care Society, Focus Education Centre, IBS Computer Centre, Clique Training Centre, Cyryx Computer Training Centre, Modern Academy for Professional Studies, Professional Studies Academy, Panaroma Comcare/CITM) All present were either directors or senior executives in their companies so were in a position to reflect the company views. The outcomes of this consultation are presented in Chapter 3 of this Final Report.

- Completing the analysis of the parental survey questionnaire

The survey generated descriptive statistics presented in the form of a series of tables (see Appendix 12). An analysis was made of the relationship between structural variables and attitudes towards willingness to pay for education and the quality of education. This analysis is presented in Chapter 3 below.

- Writing the poverty and economic assessment report

The poverty and economic assessment report draws on the general analysis conducted in the inception mission, the outcomes of the parental survey questionnaire, and to some extent the feedback from the consultation conferences. The report is presented in Chapter 3.

- Drafting a leaflet clearly explaining the current loans and scholarships schemes

Meetings were held with the Director and Deputy Director of DHET, to seek final clarification on the current operation of the loans and scholarship schemes and possible developments of it. A leaflet was then drafted by the TA and sent by DHET to all secondary schools in the Maldives. See Appendix 13.

- Discussing draft recommendations and outcomes of consultation with MHEES and (in respect of possible extension to secondary education) the MOE

Meetings were held with the Executive Director of DHET and the Head of Planning Section in MOE.

- Producing final recommendations on loans and scholarships and draft regulations based on these recommendations

On the basis of these further discussions, the recommendations were finalised and incorporated in Chapter 3 of this Final Report. Draft regulations on loans and scholarships were then developed (see Annex 3).

Feedback on the recommendations and loans and scholarships, the poverty and economic assessment report, and private education provision was received from the PSC and is recorded in Appendix 12.

- Investigating indicative medium-term post-secondary education financing frameworks and resource envelopes

A meeting was held with the Assistant Director-General at the Ministry of Finance at which it was reported that work on the development of medium-term financing frameworks was still at a very early stage. It was therefore not possible to meet this TOR objective.

- Writing an analytical chapter on student financial assistance for the Final Report

This has been done (see Chapter 3 below)

Curriculum and Materials Development

- 1.3.7 There are three strands in the Curriculum and Materials Development component – Review and Analysis of Curriculum Materials, Capacity Building for Curricular Materials Writers, and

Textbook Selection, Production and Distribution Policy. The account of methodology in this section recaps on activities conducted in the first mission before explaining the activities of the second mission.

Review and Analysis of Curricular Materials

1.3.8 This strand was implemented as follows. In the inception mission, the key activities were:

- Holding two working sessions with teachers

Teachers, from 9 secondary schools in Male', were invited for the working sessions held on 18 and 19 July. Due to time and travelling constraints only teachers from Male' schools were invited. They represented the subject areas – Biology, Chemistry, Physics, Commerce, Accounts, Economics, Mathematics and English. 13 and 15 teachers respectively participated in these sessions. They worked in subject groups to discuss syllabi, textbooks and workbooks in terms of their appropriateness and relevance to the Maldivian context.

- Visits to schools in Male'

Discussions on the lower secondary curriculum were held in four schools (two in Male', and one in each island Maafushi and Guraidhoo). Views on the curriculum were also gained from other bodies, including ESQIS and Chamber of Commerce.

- Administration of a questionnaire nationwide, to survey the views of a large group of schools.

A questionnaire to gather information on the relevance of the syllabi, textbooks and workbooks was developed and piloted with teachers in Male'. The responses of the teachers were analysed and the questionnaire was refined (see Appendix 14). A sample of 41 secondary schools in 34 islands including 9 secondary schools in Male' was selected at random to cover the whole country. This sample included schools with minimum facilities as well as well-equipped schools. 650 questionnaires were distributed and 573 (88%) were returned.

An initial analysis, based on the sessions with teachers, was presented in the Inception Report. The findings from the questionnaire survey were summarised in section 4.2 of the Mid Term Report. A composite report is presented in Appendix 15.

Capacity Building for Curriculum Material Writers

1.3.9 In the inception mission, the main activity was:

- Selection of personnel to be trained

This programme was designed to address the scarcity of curriculum material writers for the lower secondary grades. Curriculum developers in the EDC have been mainly engaged in developing material for primary grades. Thus the TA proposed to give priority to EDC staff to be trained as curriculum material writers. However, there were only seven curriculum developers in the EDC responsible for secondary subjects and only three who dealt with the subjects chosen for materials development. Therefore it was proposed to consider competent teachers and officers from other sections of the MOE for this programme.

1.3.10 In the second mission, the main activity was:

- Training programme for curriculum materials writers

The training programme consisted of two workshops of eight days duration each – one for Science stream subjects and Mathematics and the other for Business stream subjects and English. The participants were engaged in developing materials in groups and refining them after reviewing in the plenary sessions. They were assigned individual writing tasks to be carried out at home during the break periods in the workshop schedule.

The workshop for the Science Stream subjects and Mathematics group started on 26 September 2005 and the workshop for Business Stream subjects and English on 28 September 2005 with 18 and 15 participants respectively, 11 of whom were from EDC. However, the number of active participants fell quite quickly to 11 (6 in Science and 5 in Business). In some cases, withdrawal was due to other commitments; in other cases, it seems that the participants concerned did not wish to make the considerable investment of time and effort required.

1.3.11 Between missions two and three, there was the following activity:

- Development of curricular materials

Trialling of materials proved to be impossible because of constraints imposed by the school examination period. The national consultant worked with the participants to progress the drafting of curriculum materials.

1.3.12 In the final mission, the main activity was:

- Finalising and editing the curriculum materials

Ten curriculum writers completed the training and produced x pages of good quality curriculum materials. The TA edited the materials and worked with a layout artist to produce final copy. The materials produced are contained in Annex 4.

Textbook Selection, Production and Distribution Policy

1.3.13 This strand commenced in the second mission. A meeting was held with the Deputy Minister on 11 October 2005 to discuss the existing policy on textbook selection, production and distribution. The main points made by the Deputy Minister were set out in section 4.2 of the Mid Term Report. The TA identified the main issue as being the need for clear guidelines on the development of curriculum materials.

1.3.14 In the final mission, the main activities were:

- Developing a policy on curriculum review and development

This work was undertaken in collaboration with the Director of EDC and is presented in Chapter 4 of this Final Report.

- Writing a Curriculum Materials Development Manual

This manual has been designed to provide the basis for training curriculum material writers. It is presented in Annex 5.

Feedback on all three strands was provided by the PSC and is presented in Appendix 12.

1.4 Outcomes

Education Legislation

1.4.1 Outcomes in respect of each of the objectives for the Education Legislation Component are summarised below.

TOR Objectives	Outcomes
(i) Work closely with Ministry of Education (MOE) to develop and outline the contents of the draft Education Act for Government approval	Existing arrangements and practices that were likely to be included in the Education Act were investigated and described in the Inception Report. An analysis of areas where reform might be considered was undertaken and discussed and agreed with the Minister and Deputy Minister of Education and with the Executive Director of the Department of Higher Education and Training. Approval of the content of the draft Act for consultation was given by the Minister of Education.
(ii) Discuss with the Attorney General's Office, Law Commission, Ministry of Justice, and other legal bodies, the procedures for drawing up and submitting the draft Education Act to the Cabinet and to the Parliament	Meetings were held with the Attorney General, a former member of the Law Commission and the Ministry of Justice. These meetings informed the way the TA team developed and consulted on the legislative proposals.
(iii) Review education-related legislation and regulations and international conventions related to education that Maldives conforms to, and assess Government's education policy, priority, and reform needs in preparation of the Education Act	It was found that there was little education-related legislation, except the Children's Act of 1991. Two relevant International Conventions were identified. Current regulations and policies were investigated and an initial assessment of the Government's education policy and reform needs was made and described in the Inception Report.

(iv) Draft MOE requirements (content and focus) of the proposed Education Act	In Week 1 of Mission 2, a paper was prepared setting out draft content and focus of the Education Act. The paper was given to participants in the consultation conferences. The responses were analysed and reported on in the Mid Term Report. This in turn formed the basis for the draft Education Act (with the exception of post-secondary provisions). The content and focus of post-secondary education provision was agreed with the Executive Director of DHET at the end of the second mission, based on the analysis in the Inception Report.
(v) Meet with stakeholders to seek inputs and feedback on the draft document and consider amendments	Consultation conferences on draft proposals for an Education Act were held in three atolls in Week 2 of Mission 2 and responses analysed and reported on in the Mid Term Report and again in Appendix 3 of the Final Report.
(vi) Assist MOE with holding public meetings to seek clarification and reaction to the draft Education Act	The draft Act was put to two consultation conferences and a meeting of Ministries and NGOs. A seminar on accreditation was held and this formed the basis for the post-secondary provisions in the Act. A revised draft of the Education Act was then prepared and discussed with PSC, MOE and MHEES. The final version of the draft Act is in Annex 1.
(vii) Prepare milestones and a time frame needed to enact the legislation	These have been prepared and are set out in Annex 2.
(viii) Prepare guidelines for implementing the legislation	The guidelines have been prepared and are set out in Annex 2
(ix) Prepare an analytical chapter on the Education Act for the final report	The chapter was prepared (see Chapter 2 below).

Education Finance and Student Financial Assistance

1.4.2 Outcomes in respect of each of the objectives for the Education Finance and Student Financial Assistance Component are summarised below.

TOR Objectives	Outcomes
(i) Examine the current out-of-pocket expenses paid by students and determine the affordability of ongoing postsecondary education programmes in the Maldives	Discussions were held with parents and teachers in Male' and the atolls and reported on in the Inception Report. A parent questionnaire was devised, piloted, administered and analysed. The findings were reported on in the poverty and economic assessment report in Chapter 3.
(ii) Review existing higher education financing policies, financial management, investment strategies, and resource forecasts, including analysing the effectiveness of the current targeting of support to the poorest groups across atolls	Policies, strategies and resource forecasts were reviewed and reported on in the Inception Report. The targeting of support was analysed and reported on in Section 3.2 of the Mid Term Report.
(iii) Prepare indicative medium-term post-secondary education financing frameworks and resource envelopes, including requirements by the Government, private sector, and agencies.	Meetings with MOFT and DHET provided information about the extent to which there is financial forecasting and resource envelopes. On the basis of information gained, the TA concluded that it was not possible to prepare financing frameworks or resource envelopes (see 1.3.4. and 1.3.6 above).
(iv) Conduct face-to-face interviews, focus groups and questionnaires to determine household expenditures for education, both current and projected, including their capacity and willingness to pay for postsecondary education, and assess how fee structures may affect student enrolment	Three consultation conferences were conducted in the atolls and three focus group meetings held in Male'. A parent questionnaire survey was devised, administered and analysed (see Appendices 10 and 12). The results from both are incorporated in the poverty and economic assessment report in Chapter 3.

<p>(v) Undertake a poverty and economic assessment to explore the viability of and justification for future sector financing, including mechanisms to benefit the poor, and potential gains from targeting disadvantaged groups</p>	<p>The UNDP Poverty Assessment Report and HIES were reviewed and the main findings reported on in Section 2.1 of the Inception Report. The TA prepared a poverty and economic assessment report (Chapter 3) based on general analysis conducted in the inception mission, the parent questionnaire survey, and the consultation conferences and focus groups.</p>
<p>(vi) Prepare and recommend sustainable mechanisms to make postsecondary higher education more affordable to the disadvantaged groups, including student loan schemes and procedures for them</p>	<p>A review of the current Government scholarship and loan schemes was undertaken and a description of types of loans and scholarships prepared; the findings were presented in the Inception Report. Draft recommendations were presented in Section 3.2 of the Mid Term Report. These were discussed with MHEES and MOE and finalised. The final recommendations are set out in Chapter 3 of the Final Report. Draft regulations based on these recommendations were prepared (Annex 3). A leaflet explaining the current scheme was also prepared and sent by DHET to all schools (Appendix 13)</p>
<p>(vii) Work closely with MOE to hold stakeholder meetings to obtain feedback on recommendations offered</p>	<p>Consultation conferences were held in three atolls and three focus group meetings were held in Male'.</p>
<p>(viii) Prepare an analytical chapter for the final report highlighting the constraints facing financing post-secondary education in the Maldives, and offer recommendations on how to finance postsecondary education given the projected budgetary limitations</p>	<p>The chapter was prepared (see Chapter 3 below).</p>

Curriculum and Materials Development

1.4.3 Outcomes in respect of each of the objectives for the Curriculum and Materials Component are summarised below.

TOR Objective	Outcomes
(i) Review the curriculum materials used in current O Level syllabuses, recommend changes to improve academic performance and assess the need for a revised curriculum, syllabus, and textbooks and learning materials to accommodate large numbers of O-level exam takers throughout the Maldives.	A review was conducted in the inception mission, using focus groups, and the outcomes summarised in the Inception Report. A questionnaire survey was conducted and analysed and the findings summarised in the Mid Term Report. The findings from the questionnaire survey were then integrated with those from the focus group and a composite report produced (see Appendix 15).
(ii) Outline options to develop curriculum materials in grades 8 to10 that can be linked to academic performance and standards and work closely with MOE to develop a revised textbook selection, production, and distribution policy and system; and then present recommendations to key stakeholders for comment.	Meetings were held with MOE, EDC and the Public Facilities Development Section to discuss mechanisms for textbook review and revision, production and distribution. The outcomes were reported on in Section 4.2 of the Mid Term Report. Chapter 4 of the Final Report makes recommendations on curriculum materials development and textbook selection, production and distribution policy. A Curriculum Materials Development Manual was developed to facilitate the implementation of this policy (see Annex 5).

(iii) Work closely with MOE curriculum staff to develop capacity to write curriculum materials in-house, via short-term training and in consultation with MOE, propose a short-term training programme for Ministry staff and others in the development of curriculum materials in the context of the curricula and syllabi of subjects in the commerce and science streams.	Workshops were held to train writers in the subjects Biology, Chemistry, Physics, Commerce, Principles of Accounts, Economics and 'Geography. Materials (totalling 219 pages) were produced in the seven subjects (see Annex 4). Ten writers completed training successfully.
(iv) Prepare a chapter for the final report summarising the findings, analysis, and recommendations.	The Chapter was prepared (see Chapter 4 below)

2 EDUCATION LEGISLATION

2.1 The Vision and Strategy for Education in the Maldives

- 2.1.1 Vision 2020 was launched by the President of the Republic in March 2001. It sets out a broad vision for the development of the Maldives to build on the substantial progress achieved in the past, with the aim of becoming one of the top ranking middle-income nations by 2020. On education, the Vision states:

‘An educated, knowledgeable and skilled citizenry is essential for making Vision 2020 a reality. Developing the competence of the people is therefore a top priority in shaping the desired course for the future that embraces the aspirations of the nation.

- 2.1.2 Vision 2020 envisages that 10 years of formal schooling will be the minimum standard throughout the Maldives and good quality tertiary education will be well established in the country. A system for the provision of technical skills needed for achieving and sustaining social and economic development will also be established.’

- 2.1.3 The Sixth National Development Plan (2001 – 2005) has a section on education and training. It summarised the position of the Maldives education system at the outset of the Plan as follows:

‘Maldives has succeeded in forming a unified national system of education with a common national curriculum. Self-sufficiency in teacher training has been achieved. Seven years of basic education has also been almost universalised while reducing gender disparity in school enrolment and largely eliminating illiteracy. [The challenges] are (1) the need to expand access to both secondary and post-secondary education, while (2) striving to improve the quality of primary, secondary and post-secondary education.’

- 2.1.4 The strategic focus, therefore, was on quality improvement at all levels, expansion of higher education opportunities, facilitating private sector participation in education, and increasing the supply of local secondary teachers.

- 2.1.5 The key issues were identified as:

- Low achievement in primary schools and in secondary examinations and a significant gap between Male’ and the atolls

- 40% of teachers being untrained, inability to employ good quality expatriate teachers, and lack of local secondary teacher training
- Lack of teaching-learning facilities and of an adequate system to manage, monitor and supervise teaching and learning
- Poor curriculum relevance and need for curriculum diversification
- Inadequate provision of services for special needs students
- Need to expand enrolment in lower secondary education
- A complex educational management system over dispersed island communities, coupled with a lack of human resources and an inability to use ICT effectively
- Anticipated expansion of demand for post-secondary education
- Lack of a national qualifications framework and quality assurance mechanisms
- Lack of suitably priced facilities to encourage local and overseas private parties to invest in post-secondary education
- Need to increase vocational and technical education opportunities

2.1.6 This analysis led to the outlining of policies to:

- Promote Early Childhood Care and Development
- Raise the quality of education at all levels
- Expand, diversify and improve the quality of secondary education
- Increase community and private sector participation in education
- Expand and promote ICT in education
- Strengthen educational policy formulation and management
- Strengthen vocational, technical, adult and continuing education
- Expand and enhance the quality of post-secondary education and training
- Increase the human resource capacity of the education sector

2.1.7 Work is currently underway on the development of a Seventh National Development Plan, assisted by an ADB-funded project. It had proved difficult to undertake a formal evaluation of achievements in respect of the Sixth NDP, as it was found that this Plan did not have sufficiently clear targets nor did it specify how objectives were to be achieved. The Seventh NDP will be clearer in both respects.

2.1.8 The Educational Strategic Plan 2004 – 2006 sets out underlying principles for the education system:

- Provide equal opportunities of 10 years of schooling to Maldivian children.
- Create gender equality within the education sector.

- Increase the standards of educational provision
- Promote private sector participation.
- Consult all stakeholders (including students, parents, teachers, school management and private sector) in formulating education policy.

2.1.9 The same document states a number of objectives of the education sector. These are to:

- Make schools the best environment for learning
- Enhance the quality and standard of teachers
- Enhance teaching, supervision, assessment and school management mechanisms
- Widen access to secondary education
- Ensure that the education given is of a high standard, fits the national culture and society, and is beneficial in an international context
- Enhance the quality of higher education and open up higher education opportunities in areas that would aid economic 'self sufficiency and independence'
- Enhance policy making within the education sector
- Organise bodies and sectors within the Ministry to achieve maximum output and results
- Develop human resources to manage the education sector
- Develop and enhance technological facilities for the sector

2.1.10 The Maldives has a relatively limited tradition of legislative provision. Much of its current law has been made by regulations. The development of an Education Act is therefore a very significant matter and was seen as such by the Ministries concerned, staff in educational institutions, students and parents. The general policy direction for education in the Maldives is clear, as is evident from the documents referred to above. The role of the TA was to investigate all aspects of the education system to determine to what extent the legislation should simply codify current practices and to what extent it should institute reform. As the following analysis will show, notwithstanding the considerable advances of the education system in recent years, there is considerable appetite for further reform.

2.2 The Formal School Education System: Institutions and Access

2.2.1 Historically, schools were categorised as Government, Ward, community and private schools. Ward schools are a form of community school, found only in Male'. The Government recently announced that all community schools who wished to become Government schools would be able to do so. As this would mean a higher level of funding, it seems likely that most community schools will opt into the Government sector. Unlike in

most countries, private schools do not serve the more affluent sections of the community. Private schools exist to meet gaps in Government school provision, e.g. students from the islands, moving to Male' but unable to find a place in a Government school.

- 2.2.2 Primary education in the Maldives is a 7 year cycle, which children begin at the age of 6. This is preceded by two years of pre-school education, now common across all of the Maldives. There 140 pre-primary schools in the Republic (7 in Male' and 133 in the atolls) providing for slightly over 11,000 children (49% female). Pre-school centres are not part of the formal education system. There are 231 primary schools (16 in Male' and 215 in the atolls) providing education to over 66,000 students (48% female).
- 2.2.3 Secondary education consists of Grades 8 – 10 (lower secondary) and Grades 11 – 12 (higher secondary). There are 101 lower secondary schools (12 in Male' and 89 in the atolls) providing for 25,500 students (53% female). A World Bank document (2002) reported that enrolment in secondary education was at 43%. An ADB document the following year (on the basis of 2002 enrolment data) reported that 64% of students progressed from primary to lower secondary education. From *Education Statistics 2003* and *2004* the progression rate for the cohort that completed primary education in 2003 appears to be 66% (9809 out of 14842). The progression rate was higher for girls at 71% (5063 out of 7129) compared to 61% (4746 out of 7713) for boys.
- 2.2.4 There are 5 higher secondary schools (3 in Male' and 2 in the atolls) providing education for around 1500 students (48% female). Over 1200 of these students were in Male' schools. Higher secondary school enrolment was reported in 2002 to be running at 13% of those enrolled in Grade 10 the previous year. From *Education Statistics 2003* and *2004* the progression rate for the cohort that completed lower secondary education in 2003 appears to be 12.4% (859 out of 6960). The progression rate was lower for girls at 10.9% (397 out of 3645) compared to 13.9% (462 out of 3325) for boys. Progression rates, reportedly, have increased since then but no firm data was available to the TA team.

Analysis and Implications for Education Act

- 2.2.5 Pre-school education is not currently part of the formal education system. However, it was clear from the consultation conferences that many people that it is now time to include the pre-school sector. The draft Act therefore includes pre-school education in the definition of the formal education system.

2.2.6 There was also a need to define ‘formal education’. The draft Act proposes that formal education comprises all education based on the national curriculum (and in the tertiary sector, programmes leading to accredited qualifications). The term ‘national curriculum’ is also defined. Any registered school or centre offering formal education is classified as a formal education institution, even if it also offers non-formal education.

2.2.7 There is now universal participation in primary education. It is therefore feasible to make participation in primary education compulsory and the Government wishes to do so, to prevent parents removing children from school at certain periods. The draft Act therefore makes primary education compulsory.

2.2.8 Vision 2020 sets the goal of achieving universal lower secondary education. There is an unofficial target of meeting this objective by 2008. Four options were considered:

1. Making lower secondary education compulsory with immediate effect from the enactment of the Education Act

This appeared, certainly initially, to be an impractical option, as the system currently lacks the capacity to provide lower secondary education for all. While the Government was making steady progress on expanding the number of secondary schools, there are still many islands without one.

2. Making lower secondary education compulsory where a lower secondary school was ‘reasonably accessible’; and compulsory for all when universal provision has been achieved

Under this option, parents would be obliged to send their children to lower secondary school where there was a secondary school on the island or on a nearby island or, indeed, further away if there were suitable residential facilities. Parents would receive financial assistance from the Ministry of Education. There was some support for this option in the first round of consultation. However, others argued that the Government had a responsibility to create a lower secondary school on every island. It also became clear that defining ‘reasonably accessible’ was going to be difficult.

3. Making lower secondary education compulsory where there was a lower secondary school on the island; and compulsory for all when universal provision has been achieved

This option was intended to be a clearer version of the option immediately above. Again, there was some support for it, but there was also an ‘all or nothing’ view, which held that it was not right to impose a legal duty on some citizens and not others. It was also argued that migration habits would complicate the process of enforcement.

4. Making lower secondary education compulsory for all when universal provision has been achieved

This option, when examined closely, merged with the first option. By the end of the year, there will be 47 islands (out of approximately 200) that will not have a lower secondary school. These are islands where creating a lower secondary school would not be cost – effective. Around 400 students per grade year would be affected. The Ministry of Education advised that it would be feasible to meet the costs (around 1,000 Rf per month) of having these students educated on the nearest island.

2.2.9 The draft Act proposes, therefore, that lower secondary education become compulsory for all children.

2.2.10 It is not proposed to make upper secondary education compulsory. However, the draft Act creates an entitlement of access to upper secondary education for all students with the required entrance qualifications.

2.3 Rights and Responsibilities

2.3.1 It was clear from the outset of the project that the draft Act should incorporate children’s rights as set out in the International Convention and domestic legislation. However, in the first round of consultation on the content of the Act, very many stakeholders expressed the view that the rights and responsibilities of parents and school staff should also be specified. The first draft of the Act therefore included such rights and responsibilities. These were modified and strengthened in the consultation on the draft Act.

2.3.2 Stakeholders also wanted children to have responsibilities as well as rights. The TA had not included responsibilities on the ground that children are not liable under the civil law until the age of 18. However, it was pointed out that this limitation applies to contract law, there being no law of tort or delict in the Maldives. Therefore, children are in the same position as other citizens in respect of civil liabilities.

- 2.3.3 The issue of sanctions for breach of responsibilities imposed by the Act remains to be fully addressed. Teachers can be held accountable under their contract of employment and students under school disciplinary procedures (underpinned by Ministry regulations). The Ministry of Education is accountable to Parliament. However, it is not yet clear what sanctions would be applied to parents.

2.4 Management of Schools

- 2.4.1 Some schools have School Boards, although in other cases, the Board had ceased to function. School Boards consist of members of the Parent Teacher Association (PTA) and Ministry of Education representatives (three each) and a Chairperson. Boards have an advisory role. In one school, it was suggested that the Ministry found it difficult to maintain attendance at meetings. PTAs appear to be more active than School Boards. In one school visited, the PTA had three committees (extra-curricular, academic and welfare) with good involvement from parents.
- 2.4.2 While parents often find it difficult to get involved in the life of the school because of the commitments of work, it is clear that parents place a high value on education, as it is seen as the route for their children to secure good employment. This commitment is evidenced by the amount parents are willing to spend on school education and on private tuition, even from Grade 1. (See Chapter 3.) It appeared that the level of direct parental involvement in school affairs was stronger in the island community schools. Parents there expressed the desire to retain this close involvement when they become Government schools.
- 2.4.3 The promoted staffing structure in schools is determined by formula. There are five grades of management or supervisory posts (in descending order): Principals, Assistant Principals, Headmasters, Assistant Headmasters and Supervisors. The number of posts at a particular grade is determined by student numbers. However, the grade occupied by an individual relates to personal qualifications, rather than just job role. Thus, a school head could be an Assistant Principal, Headmaster or even a Supervisor. One Supervisor post is allocated per 250 students in a school, although there can be variations depending on circumstances. Supervisors may be responsible for a Grade year, a group of subject departments, or for a particular function such as examination administration or extra-curricular activities. The regulations appeared to suggest that schools could only have three Heads of Department. In practice, they seemed to have more, perhaps because Supervisors were acting as Heads of Department.

- 2.4.4 The number of teacher posts is also formula-driven. In general, one teaching post was allocated for every 30 periods required, although the number of periods was slightly higher for Mathematics and primary English and lower for Islam, Dhivehi and English in Grades 8 – 10.
- 2.4.5 There was no flexibility for school management to vary from these norms. Such flexibility might be a useful way of allowing schools to free up resources to meet their own priorities. Also, it was reported that all teachers were recruited via interview at the Ministry of Education, although it was not clear whether this was an official Ministry responsibility or one acquired by default. In one school at least, the Principal informally assisted this process by identifying potential recruits, observing them give a trial lesson, and sending suitable applicants along to the Ministry. Teacher recruitment might be another area where decision making should be officially devolved to school level.
- 2.4.6 The Ministry was also responsible for enrolment of all students. It was suggested in one school that the Ministry might have difficulty in maintaining sufficiently accurate information to determine the true number of vacancies.
- 2.4.7 School budgets have very detailed budget codes. It is possible to vire (transfer) expenditure from one code to another but only with the approval of the Ministry in each case. Capital expenditure on equipment and furniture was executed by the Physical Facilities Development Section in MOE.
- 2.4.8 In some of the larger schools, the Ministry has begun to allow a greater degree of self – management and budgetary freedom. Overall, however, the relationship between Ministry and schools appeared in some senses to be a form of ‘micro-management’. It would be useful to clarify their respective responsibilities and take the opportunity of devolving those decisions which are more appropriately made at school level.

Analysis and Implications for the Act

- 2.4.9 Many decisions can be made more effectively at school level and an enhanced level of authority at school level would enable schools to formulate and implement plans for quality improvement based on local needs and priorities and to allocate resources in line with these priorities.

- 2.4.10 There is a high level of parental commitment to education. An appropriate degree of decentralisation of decision making to schools could capitalise on this commitment, particularly in the islands, and draw more parents into an active role in school governance.
- 2.4.11 Another advantage of decentralisation is that it would free the time of the Ministry to focus on strategic management of the education system. It seems currently very difficult for the Ministry to undertake effectively the range of detailed control functions it holds. Perhaps partly for this reason, it appears as though the objectives and priorities set out in strategic documents are not followed through consistently.
- 2.4.12 It is recognised, however, that it is not easy for a Ministry to make the transition from a 'command and control' approach to one that devolves greater authority to schools. The key to effecting this transition is establishing a framework of accountability. There must be clarity about the respective responsibilities of Ministry and schools and how the schools' exercise of their responsibilities will be reported on and evaluated. The approach used in many countries is that of school development planning and self-evaluation/supervision based on clear criteria and performance indicators. There would be a need for training, particularly for school heads, and for a pilot programme to test out the principles of a new system. Implementation would need to be spread over many years. However, the Education Act could provide an enabling framework for a programme designed to improve the management of schools.
- 2.4.13 It was proposed in consultation that School Boards be established in all schools. This proposal was strongly supported in consultation. Stakeholders were almost unanimously of the view that School Boards should have wide powers, including management of the budget and purchase of resources, appointing and dismissing school staff, and student enrolment and discipline.
- 2.4.14 However, strong reservations were expressed within the Ministry of Education (see Appendix 9) as to whether the capacity existed for school boards to function effectively. It was argued that school boards had not been successful in the past. This could, of course, be attributed to factors such as the limited powers then given to the school boards and appointment to boards of people who already had extensive commitments. Nevertheless, the draft Act was amended to provide for the creation of boards responsible for a number of schools, where it proved impossible to establish an individual school board.
- 2.4.15 Proposals were also put forward on membership and conduct of School Boards. Many alternative (and conflicting) suggestions were offered by stakeholders. It was decided,

therefore, to keep these provisions general and for issues of membership etc to be laid out in regulations.

2.4.16 The draft Act also seeks to ensure effective, consistent and ethical management of schools, by:

- Requiring the Ministry to publish a Code of Conduct, breach of which could lead to removal of authority from a School Board
- Requiring regulations to be published on such matters as school funding, appointment and dismissal of staff, and student discipline
- Requiring that all School Board members complete a School Board Training Programme before assuming delegated powers

2.4.17 A further safeguard was proposed in the form of an Education Tribunal composed of a lawyer nominated by the Attorney General, a teacher nominated by the General Teaching Council, and an MP nominated by the Speaker of the Parliament. The Tribunal would have heard appeals against unfair dismissal of teachers and unfair expulsion of students, as well as complaints against School Boards.

2.4.18 On closer scrutiny, however, this idea proved problematic. Teachers are civil servants and it would therefore have been inappropriate to confer employment rights not enjoyed by other public servants. This is the domain of the forthcoming Civil Service Act. There is also the intention to create a Public Complaints Commission, which would render the remaining functions of the proposed Tribunal redundant. This section was therefore removed from the draft Act.

2.5 Teachers and Teacher Training

2.5.1 School teachers in Maldives are categorised in five grades:

I	Untrained
II	Teaching Certificate
III	Teaching Diploma
IV	Degree only
V	Degree and Teaching Certificate

2.5.2 Teachers in Grade II and above may be promoted by one grade for every five years experience at the recommendation of the school head.

- 2.5.3 In 2003, there were 6004 school teachers in the country, 3994 of whom were trained and 2010 (33%) untrained. There were 2175 expatriate teachers (36% of the teaching force). Just over 500 of these were primary teachers (less than 20% of total primary teachers). In lower and higher secondary schools, expatriate teachers were in a significant majority. The Government's aim is to eliminate the need to employ such large numbers of expatriates. This is because they cost almost twice as much to employ, have high turnover, and are less able to relate learning to the Maldivian context.
- 2.5.4 MCHE offers a Teaching Certificate (one-year), Teaching Diploma (two-year or one year post A Level) and Bachelor of Teaching (three-year) programmes. Teacher training is also offered by MCHE by open learning and by one private provider. Recruitment to teacher training programmes has increased dramatically – in MCHE, from 200 to 1000 over the last three years. In one primary school it was reported that many teachers were now seeking to upgrade from Certificate to Diploma.
- 2.5.5 The Teaching Certificate is officially regarded as adequate for primary teachers, the Diploma for lower secondary, and the degree for upper secondary. Some stakeholders might disagree with the view that a one-year Teaching Certificate (with O Level entry) is a sufficient qualification. The alternative view is that it is important to train as many Maldivian teachers as quickly as possible. The current projection is that an all-Maldivian teaching force will be achieved in five years time.

Analysis and Implications for the Act

- 2.5.6 The relatively high proportion of untrained teachers and expatriate teachers are, for different reasons, seen as a major factor in low student attainment. Teachers, particularly in primary school need to have better English language competence and pedagogic skills. While some argue, quite appropriately, that it is the quality of the teacher that matters, not the nationality, there is a widespread belief that trained Maldivian teachers will be able to do a better job than expatriates. The Government is committed to reducing the dependence on expatriate teachers and has greatly expanded teacher training provision.
- 2.5.7 It is proposed, therefore, that the Government reinforce its commitment to teacher training by legislative means. At present, it would not be feasible to make it compulsory in law for teachers to hold certain qualifications, owing to the relative lack of trained teachers. This provision could be enacted but with power delegated to the Minister to decide on the date as to when it will come into force.

- 2.5.8 However, the preferred approach is to create a General Teaching Council (GTC) with responsibility to maintain Register of Teachers and to place a legal requirement on schools to employ registered teachers wherever possible.
- 2.5.9 In consultation it was proposed that, to be eligible for registration, all primary teachers hold at least a Training Certificate, all lower secondary teachers at least a Training Diploma, and all higher secondary teachers a BTeach or a degree and teaching qualification. Such requirements would represent an attainable target, although it could be argued that when circumstances permit, the level of qualification for primary teachers should be set at Diploma level. Although some alternative suggestions were made, the great majority of those consulted supported the above proposals. Consideration was also given to adding a requirement to complete a probationary period but this was felt by the Ministry of Education to be unduly burdensome in the context of the Government's drive to increase the number of trained teachers as quickly as possible.
- 2.5.10 It was also agreed that there should be a legal duty on the Ministry and schools to take all reasonable steps to facilitate the training of untrained teachers. It was agreed, too, that the GTC should publish a Code of Professional Practice and have the power to strike off the Register any teacher who acted in serious breach of the Code. The draft Act contains provisions on the establishment of the Council through elections.

2.6 Curriculum and Examinations

- 2.6.1 There is a National Curriculum Framework, which was developed following a symposium in 1999. This Framework defines the goals of the Maldivian education system under five aspects:
- The child's physical, mental and expressive development
 - The child's thinking and learning
 - The Islamic belief system and social aspect
 - Maldivian nationality
 - Economic skills and productivity
- 2.6.2 The Framework document sets out objectives for each of these aspects. It is expected that all syllabi will be based on the principles of the National Curriculum. Primary school students follow syllabi developed by the Educational Development Centre (EDC).

- 2.6.3 At the end of lower secondary education (Grade 10) students have to sit three different sets of examinations – Cambridge GCE O Level, International GCSE (in selected subjects such as Mathematics) and the Maldivian Secondary School Certificate (SSC) in Dhivehi and Islam - to complete their lower secondary qualifications.
- 2.6.4 Students in higher secondary education follow syllabi leading to the Higher Secondary Certificate (HSC) in Dhivehi and Islam and A Levels (Edexcel). The range of subjects offered no doubt varies from school to school. The College of Higher Secondary Education (the largest upper secondary school) offers 13 A Level subjects (including Dhivehi and Islam).
- 2.6.5 English is the medium of instruction in the schools and the examination is also conducted in English. Low levels of English language competence are often cited as the reason for poor performance in English and in subjects that depend on extended use of the English language. Many primary school teachers are said to have limited English language skills and few parents, especially in the atolls, are able to assist their children with learning in the medium of English.
- 2.6.6 Curriculum and materials development is the major responsibility of the EDC. Though in the past EDC dealt only with the primary curriculum it is now responsible for developing the framework of secondary curriculum in addition to in-service training. The Educational Development Centre is at present responsible for developing:
- all primary syllabuses for grades 1 to 7
 - locally designed syllabi to supplement the Cambridge curriculum in grades 8 to 10
 - learning materials to support implementation of all primary syllabi
 - learning materials for all Maldives-designed secondary syllabi and supplementary material to support implementation of Cambridge syllabi
- 2.6.7 Responsibility for administering secondary school examinations rests with the Department of Public Examinations (DPE). The official functions of the DPE are to:
- Conduct exams and issue certificates (not including technical and skills training exams)
 - Coordinate the major exams held in the country
 - Coordinate the international exams held in the country
 - Produce regulations for the above functions
 - Gather statistics and information regarding the function, research and analyse information gathered, and develop and enhance the functions

- 2.6.8 While not explicit in the above, the DPE also administers the National Assessment scheme in primary education. The DPE has a staff of 36 and employs the services of over 100 appointees (mainly markers and invigilators).
- 2.6.9 In respect of the SSC, the DPE sets the examination papers, distributes them, supervises the conduct of examinations (through invigilators), marks the papers, quality assures the marking, and issues results. For international exams, their role is to distribute the papers, supervise the conduct of exams, and send scripts to the UK for marking.
- 2.6.10 Attainment in examinations taken at the end of Grade 10 varies widely across subjects. Results for 2004 are summarised below.

Table 1: O Level Examination Results 2004

Subject	A – E (% pass rate)		A – C (% pass rate)	
	Maldiv es	Male'	Maldives	Male'
Dhivehi	100	100	79	80
Islam	100	100	71	90
English	32	57	7	19
Mathematics	63	82	27	41
Accounts	63	77	37	54
Commerce	49	72	26	47
Biology	48	64	30	43
Fisheries Science	69	88	44	75

- 2.6.11 The 2004 results show an overall improvement on 2003, particularly in Biology. However, performance in English was slightly poorer than in 2003. The results also show that the performance of students in Male' schools is consistently and significantly better than those of students in island schools.
- 2.6.12 These figures highlight the severe problems that students have in attaining English language competence. They may also suggest that students will do better in subjects that do not require extensive responses in English (Maths and Accounts) although the evidence

is mixed and the overall difference in performance between these subjects and, say, Commerce and Biology is not very great.

2.6.13 The high level of attainment in Fisheries Science (also taught in English) is interesting. It may suggest that relevance of subject matter is at least as important a factor as the medium of instruction.

2.6.14 Reasons suggested to the TA team for low levels of attainment include:

- Untrained teachers
- Expatriate teachers not commanding the respect of students, not able to relate well to the Maldivian context, and not always able to communicate clearly
- The Ministry allocating the best teachers to Male'
- Parents being unable to help with their children's education because of lack of education/English language competence or work commitments
- A curriculum that was inappropriate to the needs and aspirations of many students
- The lack of relevance of the curriculum to the Maldivian context
- Overly didactic teaching styles (perhaps related to nature of examination syllabus)
- The use of English as the medium of instruction

2.6.15 Many stakeholders with whom the TA team spoke expressed a strong view that the greatest single problem was the poor quality of teaching in primary schools, particularly in respect of language teaching (Dhivehi as well as English). It was argued that, because of restricted language development, many students displayed poor conceptual development.

Analysis and Implications for the Act

2.6.16 The draft Act sets out the Aims of Education, based on the work referred to in 2.6.1 above. An additional Aim was added in respect of morality and ethics, based on some feedback during consultation.

2.6.17 It seems clear that the curriculum lacks relevance for many students. It is also suggested by many that the nature of the curriculum is at least partly responsible for didactic teaching and passive learning. Furthermore, it seems very unlikely that all the Aims of Education can be effectively applied through Cambridge O Levels and IGCSE.

2.6.18 In this respect, the example of Fisheries Science may point to a way forward. The introduction of a localised curriculum would make learning more relevant to the Maldivian

context. It could also provide the opportunity to increase the emphasis on practical application of knowledge and skills and perhaps to introduce an assessment regime that recognises practical competence as much as performance in written examinations.

- 2.6.19 The Minister of Education's view was that national examinations should be developed and that students should have the choice of taking national or international examinations or both. This proposal was generally supported in consultation. However, some stakeholders were concerned by the proposal, arguing that for citizens of a small country in a global economy, international qualifications were essential.
- 2.6.20 The counter-arguments are as follows. National examinations are essential if the curriculum is to reflect Maldivian culture. The level of student attainment is likely to rise. There will be national examinations only at O Level/GCSE, not A Level (for the present, at any rate). While international recognition is very important at A Level, it is much less important at O Level. The main use of O Level/GCSE s is to gain entry to studies at A Level. As the national O Levels will be designed to be equivalent to international O Levels (and indeed, much of the content will be the same), there should be no problem of progression to A Level. Indeed, the draft Act stipulates that the national O Levels must be accorded the same status as international O Levels in respect of entry to upper secondary education. Finally, students and their parents still have the option of taking international examinations, and many may choose to do so, at least until the idea of national examinations becomes more familiar.
- 2.6.21 The draft Act provides for a national curriculum, to be set out in the form of guidelines for pre-school, primary and secondary education, which are to be developed by MOE. It also provides for a system of national examinations at Grade 10, to be administered by MOE.
- 2.6.22 There was also a strong consensus in consultation around the idea that the curriculum needed to be broadened to ensure its relevance and, indeed, to truly reflect the Aims of Education. Many argued for the inclusion of civics and a range of vocational subjects. While an Act of Parliament is not an appropriate means of specifying precisely the subjects of the school curriculum, the draft Act does state that the national curriculum must meet the Aims of Education and that it must include vocational education from Grade 8 onwards.

2.7 Quality Assurance of School Education

- 2.7.1 Quality assurance of school education is mainly the responsibility of the Educational Supervision and Quality Improvement Section (ESQIS). The role of ESQIS is not defined in

the Education Strategic Plan, perhaps because it is a section of the Ministry rather than a Department. ESQIS has been in operation since 1994. It was reportedly ineffective for many years because reports were not followed up. ESQIS currently has 6 staff, each responsible for a geographical zone (around 42 schools each). There are two forms of supervision: whole school and tele-supervision. The supervision programme, which began in 2000, has been applied to pre-school, primary and lower secondary schools. Next year, higher secondary schools will also be subject to supervision. By next year, all Male' schools will have been visited. The intention is to establish a three-year cycle of supervision.

2.7.2 ESQIS conducts its evaluations under five headings:

- Standards of student attainment
- Quality of educational provision
- Infrastructure
- Leadership and management
- Financial management

2.7.3 Schools complete and submit:

Information on physical facilities
Self-evaluation
Report by head of school

2.7.4 A team of 5 – 12 people conduct the supervision visit which can last from less than a week to two weeks or more. All members of the team are external, unpaid and have professional expertise. The team talks to parents, students and all teachers. Questionnaires are issued, classes are visited and student work examined. There is a checklist to guide classroom observations and evaluation of student work but no evaluation criteria for other aspects covered in supervision visits.

2.7.5 The school receives an oral report at the end of the supervision visit. The written report is supposed to be produced a month later but this target is not always met. Indeed, some schools said that reports were often very late. The reports contain a high proportion of descriptive content and the quality of evaluative comment is variable. Sometimes, problems are identified but no recommendations or suggestions are made as to how these problems might be rectified. The school is required to submit an action plan one month after receiving the report. A follow-up visit (Male') or tele-supervision (the atolls) occurs one year after the initial visit.

2.7.6 The general issues emerging from the supervision programme were said to be:

- Need for teacher training and development (pedagogy and English language)
- Passive rather than interactive learning
- Teaching to the exam
- 'Tuition culture' – children and teachers tired

2.7.7 Currently, EDC, ESQIS and DPE all play a role in school quality improvement. EDC provides support through curriculum and materials development and professional development. ESQIS carries out a programme of school supervision visits. DPE provides (or could provide) feedback to schools on student performance in examinations.

2.7.7 There are linkages between the roles and functions of these bodies that led the TA to consider the possibility of institutional merger. Bringing EDC and ESQIS together could bring about a useful synergy. EDC expertise could strengthen the supervision programme. More importantly, however, the supervision programme should provide valuable feedback on the strengths and weaknesses of the curriculum and curricular materials. EDC's staff development and training programmes could be usefully informed by greater involvement in supervision.

2.7.8 The TA also considered whether it might be desirable to achieve a closer link between the curriculum development and assessment & examination functions, particularly if a decision is taken to introduce a localised curriculum. In such circumstances, a major development programme would be required and it might be helpful to ensure a close fit between curriculum and examinations.

2.7.9 There could also be potential cost savings, particularly in transport to the islands, if the merged body was able to use island visits for a number of purposes. The TA suggested tentatively in the Inception Report that merging all three organisations, if handled well, could create a national agency with sufficient critical mass and expertise to lead a national programme of school improvement.

2.7.10 As no further consideration was given to these ideas by the Ministry, the TA made a simpler proposal for consultation: that the functions of ESQIS be transferred to EDC. This was based on a view of educational supervision as an aspect of quality improvement and hence a support function to schools. The alternative view, which proved stronger, was that

educational supervision was more about accountability than support and that allocating this function to EDC would create a conflict of interest.

- 2.7.11 The TA floated the possibility that DPE and EDC become non-departmental public bodies. It is common in many countries for school examinations to be conducted by a body, independent of but accountable to the Government. The national school curriculum body often also has this status. However, there seems to be little interest in such developments at present. As it would be inappropriate for the Act to ascribe responsibilities to a department within a Ministry, all are set out as duties of MOE.
- 2.7.12 The draft Act, therefore, clarifies the roles of the Ministry of Education but introduces no significant change. The main development in respect of quality assurance is in the form of provisions for school development plans and school self-evaluation under the section on School Boards.

2.8 Tertiary Institutions

- 2.8.1 Maldives College of Higher Education (MCHE) was established in 1998, bringing together almost all Government post-secondary institutions in the Maldives. It comprises two Centres (Maritime Studies and Open Learning) and six Faculties (Shariah Law, Hospitality and Tourism, Management and Computing, Health Sciences, Engineering Technology, and Education). The College has 7,000 students, 50% on long-term courses (more than one semester) and the remainder on short vocational courses. It has 390 staff, equally divided between academic and administrative. While most are full time, there is a sizeable number of part-time staff. The College has 11 campuses (7 in Male' and 4 in the atolls). It also has a number of learning centres (one or two on each atoll) associated with the open learning provision.
- 2.8.2 MCHE has an annual budget of 62m Rf, 10% of which comes from student fees. There are no fees for social sector courses (indeed, students on these programmes receive allowances) but fees charged for other programmes are high by international standards (c. 70% of real costs).
- 2.8.3 MCHE offers a range of programmes from NVQ level 1 to Masters level. The Masters degree is in Hospitality and Tourism and is awarded by the University of Birmingham. The College also awards Bachelors degrees (LLB, BA Hospitality and BTeach) accredited by MAB. Further information on MCHE programmes is awaited.

2.8.4 The Centre for Continuing Education (CCE) has the following functions:

- Developing and facilitating courses for the out-of-school population
- Developing, managing and producing awareness materials
- Coordinating and implementing community-related educational activities, including the national literacy programme
- Coordinating and implementing Second Chance classes
- Providing support and training for the specific needs of the out-of-school population
- Coordinating and implementing the UN Literacy Decade activities
- Data collection and research

2.8.5 CCE offers a curriculum designed to meet the needs of those who have been unsuccessful in formal schooling. Around 60% of their students are in transition between school and employment; the others are Government employees. The provision includes GCSE/O Levels in English, Mathematics, Commerce and Biology, vocational training courses and literacy programmes. The Centre aims to have all its programmes approved by MAB. The literacy programmes appear to have been highly successful; the national literacy rate is said to be around 98%. CCE is engaged in a pilot programme to introduce vocational subjects into the school curriculum. These include: fishing, farming, masonry, electrical wiring, dress making and design, computer hardware, and welding. These are being designed to be O Level equivalent. CCE's provision is constrained by the lack of classroom accommodation. CCE has the aspiration of attaining College status.

2.8.6 The other Government post-secondary institution is the College of Islamic Studies. It was not possible to gain any information on the work of this institution.

2.8.7 There are many registered private training providers in the Maldives but only a few operating on a significant scale. The List of Current Registered Institutes shows 21 Mobile Institutes and 77 Specialisation Centres. It was suggested by one stakeholder that the list was not up to date and that many of these institutions were no longer in operation. The Mobile Institutes also offer vocational training in, for example, cake making, dressmaking, and hairdressing.

2.8.8 Private training providers mainly offer Certificates, Diplomas and Advanced Diplomas in Business and Accounting. Most of these programmes lead to qualifications awarded by ABE, ACCA or CIMA but there are also some locally-approved qualifications. MLC also offers a Teaching Diploma and Counselling programme. There is also provision in IT, often

leading to vendor qualifications such as MCSE or Cisco, but again there are also examples of locally-approved qualifications. Some providers would like to offer franchised degree programmes but are unable to do so because only Colleges are permitted to run programmes at this level.

- 2.8.9 The Ministry of Youth and Sports runs programmes designed to bridge the gap between schooling and becoming economically active, particularly for young people who have not been academically successful. In this sense, their role is similar to that of CCE. The MYS approach is to work with the community to identify local skills development needs and thus help young people become economically active whether through employment, self-employment or co-operative ventures. The MYS conducted a youth employment survey in 2003. This survey appeared to disprove a prevalent view that young people are only interested in office jobs. The Ministry is piloting youth and community training and development programmes that may stimulate the development of providers specialising in this field.
- 2.8.10 New post-secondary institutions may emerge. For example, the Ministry of Justice is planning to establish a Judicial Training Centre so as to be able to introduce Bar examinations and continuing professional development for lawyers.
- 2.8.11 The Employment Skills Training Project within MHEES has established four Sector Councils (Tourism, Fisheries, Transport and Social Sector). These Councils have both Government and private sector representation and their role is to identify labour market needs and conduct skills analyses. Up till now, skills training has been largely supply - driven. The specifications of skills or competence will then be used by the Maldives Network for Education and Training (MNET) to develop vocational training programmes, which will then be submitted for accreditation by MAB. Delivery of programmes will be open to both public and private providers and will be subject to quality assurance by MNET and MAB. Careers counselling and social marketing of occupations in these sectors is another important component of the project. The aims of the project are to improve quality and competitiveness in these sectors and to create a more stable and sustainable supply of skilled labour.
- 2.8.12 The post-secondary sector seems to be characterised by a range of interesting but overlapping initiatives under the auspices of three different Ministries. There may be a need to improve the co-ordination of strategy in post-secondary education and training.

Implications for the Act

2.8.13 It appears from the above that there are potentially four categories of tertiary institution:

- Registered tertiary institution

A registered institution offering only non-formal education and training

- Accredited tertiary institution

A registered tertiary institution that has been accredited as meeting the required criteria to offer formal tertiary education

- College

A tertiary institution which offers programmes leading to the award of a degree or degrees by a recognised university and which has been accredited as meeting the required criteria for a college

- University

A tertiary institution that has been granted university status through the legal processes of the country, including the Maldives, in which it is based

2.8.14 This classification and these definitions have been incorporated in the draft Act.

2.9 Accreditation of Qualifications and Institutions

2.9.1 The Maldives National Qualifications (MNQF) was established in 2001. It is designed to:

- Facilitate the development of a quality assurance mechanism for the post-secondary education sector
- Provide a framework for recognition of qualifications offered in the Maldives and abroad

2.9.2 The main objective of the MNQF is to provide learners, employers and education providers with qualifications that are nationally standardised and quality assured. Specifically, the MNQF is designed to:

- Rationalise and recognise various industry, vocational and academic qualifications within a coherent system
 - Protect public interest through a quality assurance framework
 - Support flexible and continuous upgrading of knowledge and skills through lifelong learning
 - Provide a framework for private education providers to demonstrate credibility and quality
- 2.9.3 The qualifications in the MNQF are grouped in two streams: Further Education and Training (FET); and Higher Education (HE). The FET qualifications are organised in six levels, with the upper two levels (Diploma and Advanced Diploma) corresponding to the first two levels of higher education. The levels of the MNQF are very much in line with international norms. Progression from general education (completion of basic education, lower secondary education, higher secondary education) into FET and HE is indicated on the Framework.
- 2.9.4 The MNQF has a Credit Hour and Credit Point System. All qualifications with the same title (e.g. Certificate II or Advanced Diploma) have a prescribed number of credit hours. Fourteen credit hours equal one credit point.
- 2.9.5 According to the MNQF document, quality assurance of MNQF qualifications is provided through the following policies:
- Qualifications recognised through the MNQF must meet or exceed specified quality benchmarks
 - A course leading to a qualification on the MNQF must meet the Pre-Qualifying Criteria (PQC), which sets the minimum quality standards acceptable to the Maldives Accreditation Board
 - It is mandatory for Bachelors, Masters and Doctoral degrees to undergo accreditation
- 2.9.6 All programmes below Bachelor degree level must submit a course document to show that pre-qualifying criteria are met. These pre-qualifying criteria cover:
- Course structure
 - Academic load
 - Admission
 - Course content
 - Instructions (i.e. course delivery methods) and academic staffing
 - Student assessment

- Student withdrawal
 - Student records
 - Institutional capacity and management
- 2.9.7 Course documents are scrutinised by an MAB officer to ensure that all administrative requirements are met before being submitted to a subject panel. For some subjects it is difficult to identify people with the appropriate expertise. The procedure is designed to approve each institution for each qualification offered. Therefore all qualifications (including internationally recognised qualifications such as ABE, ACCA and CIMA) must be approved separately in respect of each institution proposing to offer them. The approval process is reported to take from two months to fifteen months or more. Course records for all programmes must be inspected by MAB before certificates can be issued. There are currently around 100 approved courses of study. These processes are capable of being streamlined in the interests of greater efficiency.
- 2.9.8 Courses above Advanced Diploma level can only be awarded by a College. However, there are no criteria or procedures for an organisation to become a College.
- 2.9.9 In many countries, the introduction of a National Qualifications Framework is being used as a means of ensuring that the range of qualifications meets the needs of the labour market, facilitating lifelong learning through the development of progression routes for learners, and ensuring that all qualifications meet certain quality standards. The MNQF has been established in a way that potentially enables it to fulfil these functions. The systems of levels and credit hours are very much in line with international practice. It seems appropriate that the MNQF should now be given a legislative basis.
- 2.9.10 However, the current approval and quality assurance procedures should be reviewed. In most NQFs, the processes for accreditation of education and training institutions and accreditation (or validation) of qualifications are distinct. This means that a qualification is accredited once, not separately for each institution offering it, as happens currently in the Maldives. Also, it is becoming normal international practice for countries to accept qualifications from properly constituted NQFs in other countries as being at the level ascribed in the country of origin. (Trans-national qualifications such as Microsoft certificates are special cases that need to be dealt with differently.)
- 2.9.11 In most national VET systems, the accreditation of institutions is a process that applies to the institution as a whole and all its programmes, rather than separately for each programme. Once accredited, an institution is free to offer any accredited qualifications. It is

free to issue certificates to students without further reference to the national accrediting body, provided it has fulfilled the quality assurance requirements of the body awarding the qualification. If it wishes to offer a completely new qualification that has not been accredited, it would have to submit that qualification for accreditation. Also, in many systems, if it wished to branch out into a completely new area of teaching (e.g. a centre providing business and accounting courses who decided to offer diving courses), it would need to seek approval through a supplementary accreditation process. Finally, the institutions might be required to submit certain information annually to the national accrediting body and would also normally be subject to periodic audits (once every three to five years).

- 2.9.12 A system such as that outlined above would provide effectively for the quality assurance of post-secondary qualifications in the Maldives. It would be more efficient than the current system, which involves a daunting number of accreditations and causes significant delays in the introduction of new programmes.
- 2.9.13 Other issues need to be addressed. Currently, the definition of level in the framework is based to a great extent on the number of credit hours. This confuses two different elements. It is possible to have qualifications which consist of a large number of credit hours at a low level in the framework. Conversely, there are qualifications (professional updating, for example) which represent a small number of hours at a high level. These two dimensions of the framework should be distinguished. *Level* refers to the level of difficulty of a qualification. *Credit hours or points* measure the notional learning time for the qualification, i.e. the typical time taken to complete the qualification by an average learner with the appropriate entry qualifications.
- 2.9.14 Therefore at any one level in the framework, there may be qualifications of different size, i.e. no of credit hours. If this approach is not adopted, it will not be possible to incorporate vocational qualifications without distorting them by forcing them to be artificially long.
- 2.9.15 There is also another related problem. Currently, remuneration in the government sector is linked to MNQF levels. This has the adverse effect of excluding qualifications from a level if they do not merit the associated pay level. Remuneration should be linked to *specific qualifications* not levels. Qualifications that entitle people to a certain level of remuneration should be designed for that *purpose*. The system should reward people with the required knowledge and skills for public administration and those with the required knowledge and skills to be a civil aviation pilot but the respective requirements are different and need different qualifications.

- 2.9.16 Finally, it is important to clarify the role of credit hours in a National Qualifications Framework. When a qualification is being accredited, it should be designated as representing a certain no of credit hours (and therefore credit points). This calculation, as noted above, is based on the typical time taken by an average learner with the right entry qualifications. The time to be taken into account is not just 'classroom time' but time that needs to be spent on learning in the workplace or in private study. The purpose of allocating credit hours is twofold. It indicates the 'amount' of learning that the qualification requires and hence some information to users about its worth. It also serves as a guide to education and training providers as to how much time they should allocate.
- 2.9.17 However, it does not mean that every learner needs to spend exactly that amount of time to complete the qualification. Some may be faster learners, others slower. This is particularly important in respect of vocational qualifications, where it is very inefficient to insist that learners spend more time on a programme if they have already demonstrated all the required competences. However, it is still common for academic higher education programmes to be time-bounded. It is recommended therefore that in the MNQF, the academic qualifications should still require students to spend the stipulated amount of time but that for vocational qualifications, the sole criterion should be that students have successfully met the programme outcomes.
- 2.9.18 Most NQFs also ensure the involvement of representatives of key stakeholder groups in the governance of the Framework. It is recommended, first, that the composition of the Board be reviewed to provide for greater private sector and involvement and, second, that a series of Sector Committees be established underneath the Board. The role of these Sector Committees would be to take a broad overview of the qualifications in a given economic sector, with the aim of ensuring that all qualifications required by the sector are developed, that these qualifications reflect the up to date needs of the labour market, and that there are adequate progression routes for learners.
- 2.9.19 The procedures for registering post-secondary institutions may need to be reviewed to ensure the removal from the register of institutions which are no longer offering training programmes.
- 2.9.20 Under current regulations or policy, only an organisation that has been designated a 'College' can offer programmes above Advanced Diploma level. However, there are no criteria or procedures that enable an organisation to attain College status. This is stifling the natural growth of the private post-secondary education and training sector. It is normal in

many countries for such institutions to run franchised degree programmes. Permitting such developments, subject to regulation and quality assurance, could help to expand higher education opportunities within the Maldives with consequent public expenditure savings. It would also provide an element of healthy competition for MCHE.

Implications for the Act

- 2.9.21 The ideas presented above were discussed at a seminar on Accreditation and broadly endorsed (see Appendix 6). Part Three of the Act was then drafted. It set out the duties of the Ministry of higher Education and a classification of tertiary education institutions, as discussed in 2.9 above.
- 2.9.22 The draft Act provides for the establishment of a Maldives Qualifications Authority, assuming the functions of the current Maldives Accreditation Board, and provides that it will be governed by a Board, thus making it independent of, but accountable to, the Ministry of Higher Education.
- 2.9.23 The draft Act contains provisions on accreditation of qualifications and accreditation of institutions as two independent processes. It provides that international qualifications that have been nationally accredited in their country of origin should be registered on the MNQF at the level corresponding to that in the country of origin. Other international qualifications will be subject to the same accreditation procedures as Maldivian qualifications. Criteria and procedures for accreditation of qualifications and institutions will be published by the Maldives Qualifications Authority. These should adopt the recommendations set out in 2.9.10 – 2.9.18 above.
- 2.9.24 It is proposed that College status may be awarded by the Authority, on the basis of accreditation criteria and procedures that take account of the need to make appropriate provision for undergraduate studies.
- 2.9.25 The draft Act provides that a university may be created only by an Act of Parliament. Such a Bill may be presented to Parliament only after receiving a report from the Maldives Qualifications Authority recommending that university status be awarded. It is proposed that to be eligible for university status, a tertiary institution must have:
- been operating as an accredited college for at least five years
 - at least 1500 full-time equivalent students
 - library facilities and student services appropriate for a university
 - run at least five degree programmes successfully

- sufficient experience of degree validation procedures to justify the granting of degree awarding powers

2.9.26 It is proposed that determination of competence in respect of the eligibility criteria will be made through an accreditation process conducted by the Maldives Qualifications Authority. The Authority will convene an accreditation panel, the membership of which will include representatives from the university or universities that currently award the degrees taken by the college's students and at least one other recognised university. The accreditation panel will produce a report recommending whether or not the college has the experience and expertise to justify the granting of degree awarding powers.

2.9.27 Finally, the draft Act incorporates the recommendations in Chapter 3 of this Report on loans and scholarships by establishing the National Fund for Tertiary Education and Training.

3 Education Finance and Student Financial Assistance

3.1 Introduction

- 3.1.1 This chapter begins by describing the socioeconomic context in which the analysis takes place. It then introduces the two concepts that economists apply to the analysis of education activities and policies: efficiency and equity. These concepts are used in the analysis that follows. To put the analysis in context, following the discussion of efficiency and equity the chapter presents the existing higher education financing policies, paying particular attention to the way that the policies are targeted at the poorest groups in the atolls. The chapter then presents the main findings from the conferences and focus groups on student financial assistance. The poverty and economic assessment report is then presented. This is based on the parent questionnaire returns, the results from the focus group meetings with private providers and the questionnaire returns from them. As a result of our findings and discussions with officials from the Ministry of Education and Finance draft recommendations are then presented for the loans and scholarship scheme. Following the presentation of the evidence collected from private providers a number of recommendations are made for private education provision.

3.2 The Socio-Economic Context

- 3.2.1 The Maldives is a country with a small and homogeneous population of some 270,000 spread over 190 small islands. The religion of the country is Islam and the population shares a common history, culture and language. The native language is Dhivehi and the second language is English, which is also the language of instruction in education. The educational problems that this gives rise to are explored elsewhere, but it worth noting here that if students (and their teachers) do not master English this will have adverse effects for education and as a consequence also for economic development.
- 3.2.2 The economy has been stable and growing over recent years, but the tsunami at the end of 2004 which devastated parts of the islands and resulted in at least 100 deaths has, at least temporarily, arrested the rapid growth of the economy. The full effects on the economy of this natural disaster have still not been fully evaluated, partly because its effects were ameliorated by international aid, but also because its full effect on the tourism industry and other economic activity is as yet unclear. Table 2 below presents the most recent data on economic activity.

Table 2: GDP growth and growth for selected economic sectors (indexed to 1996 price levels)

Economic Activity	1996	1999	2001	2002	2003
GDP	9.1	7.2	3.5	6.5	8.5
Agriculture	3.3	2.0	3.8	4.0	4.1
Fisheries	1.6	3.8	5.8	22.9	0.7
Tourism	10.8	6.9	0.0	3.3	14.8
Manufacturing.	-0.4	11.0	5.4	10.5	2.4
Gov. admin.	13.5	14.8	11.0	6.7	2.6

Source: Statistical Yearbook of Maldives 2004, Ministry of Planning and Development

- 3.2.3 Table 2 reveals that between 1996 and 2003 the economy enjoyed a period of unremitting growth, exceeding six per cent every year except 2001. Agriculture appears to be a stable but relatively small sector of economic activity in contrast to fisheries, tourism, manufacturing and government administration which fluctuate substantially from year to year. If economic fluctuations of the scale shown above continue it may make government revenues difficult to forecast and thus the money it has available for spending on education and other government services. This may, prima facie, underpin the case for passing on to households (HHs) an increased share of the costs of education and particularly the cost of post-secondary education, for reasons that we discuss later. The picture is further illuminated by the Finance Ministry's projections over the next few years and the planned budgetary reforms to make the system more effective.
- 3.2.4 The Finance Ministry is currently in the process of attempting to introduce budget reforms. Amongst these reforms is the plan to replace the current 1600 bank accounts with a single bank account, to introduce a voucher batch system for data entry into a computer central ledger, and to replace the Treasury General Account with four core funds: a Consolidated Revenue Fund, a Loan and Capital Works Fund, a Trust Fund and an Advance Fund. Perhaps of more significance for improving accountability and transparency in budgeting is the proposal that line item budgeting is replaced by resource envelopes. Currently there is line item budgeting for each individual school. This is absorbing far too much time to process at the Ministry of Finance, given the time and capacity constraints, physical and human, both within the Education and Finance Ministries.
- 3.2.5 The World Bank has just completed a review of the Maldivian economy and budget projections, but unfortunately they are not available for external use so we were unable to

access them. However, the Finance Ministry has made some projections and Table 3 below gives their forecasts for selected items over the medium term, 2004-2010.

Table 3: Medium term forecast, described as ‘Maldives: Medium Term Scenario, 2004-2010.’

	2004	2005	2006	2007	2008	2009	2010
Real GDP Growth	8.8	1.0	9.0	6.0	6.5	7.0	7.0
Cons.prices	6.4	6.8	2.8	2.5	2.5	2.5	2.5
Central Gov. Revenue and grants	35.2	42.5	37.9	37.4	37.6	38.4	39.0
Exp & net lending	38.0	57.6	52.1	50.1	41.6	41.1	41
Overall balance	-2.8	-15.1	-14.2	-12.7	-4.0	-2.7	-2.1
Current account balance	-89.2	-207.4	-197.9	-170.1	-104.3	-71.8	-35.1

Source: Data provided by Maldivian authorities and Fund staff estimates and projections

Note: GDP and consumer prices are annual percentage change. The balance of payments figures are in \$US and the other figures are percentage of GDP.

- 3.2.6 These data suggest growth will be healthy, apart from 2005, that central Government net revenues will be negative throughout the period, particularly over the next three years, and that the current account balance will consistently be in deficit, though at a declining rate. These projections depend crucially on the growth of tourism from its current tsunami induced low levels. Tourism is important for generating revenues generally in the economy and specifically for Government finances which depend heavily on taxes on tourist activities. The financial position may improve later in the period if the new business profit tax (BPT), which is expected to raise Rf 4.5 million annually, is introduced.
- 3.2.6 If the projections above are achieved it will represent a remarkable recovery from the devastation caused by the tsunami which, according to an IMF Appraisal in Feb., 2005, estimated that the tsunami would cause projected real GDP growth to fall from 6.5% to !% (since reduced to 0% by the Finance Department (or Planning), that the fiscal balance would widen from -4% to 15% of GDP and \$US 91m is needed to cover its adverse effect on the balance of payments costs.

- 3.2.6 The Public Accounts System in the Maldives is in need of reform because there are currently inadequate accounting, monitoring and controlling mechanisms. Some of the issues that are or need addressing if the system is to improve the system are given below. The Finance Ministry hopes that the new systems of accountability being introduced will be supported by legislation: an Audit Act, a Public Enterprise Act and a Public Finance Act. None of these are currently before Parliament.
- 3.2.7 It is proposed that as from next year there will be an improvement in financial auditing processes to be followed by a move to performance auditing. The move is designed to attempt to relate resources more closely to performance and thus to have some indication of the efficiency of the system.
- 3.2.8 Another important change is the planned move from the current system of line item budgeting, with the attendant incremental drift upwards in spending, said to be as high as 50% in some cases, to allocating finance through a system based on 'resource envelopes' which will be rolling programmes covering three year periods. Once this change is implemented there will be 'rolling three year plans'.
- 3.2.9 The system is intended to keep spending under tighter control than at present. The education sector which has the largest budget will be particularly affected by this. The education sector is committed to expanding provision, particularly in the atolls, where unit costs will often be higher than average unit costs in the country because of factors such as diseconomies of scale, replacing expatriate teachers with Maldivians, continuing with the present system of emoluments to teachers, and also with trying to maintain or enhance quality, which will require additional resources. All are likely to result in increased unit costs rather than the reverse.
- 3.2.10 Unless the resource envelope, the size of which has yet to be determined, takes these factors into account the education reforms described above might be adversely affected and consequently compromise the quality of education provision. In addition to these factors, which are likely to raise education costs, are those costs associated with the Government policy of making all community schools (138) become government schools. This is estimated to cost Rf 8.8 m for 2005 and Rf14.3 for 2006 (Ministry of Finance and Treasury, 2005).
- 3.2.11 It is also government policy to increase private sector involvement in education (interview at Finance Ministry). However this policy does not seem to have been supported at school or College level, or legislatively. It is worth noting here that any industry (education) or

institution within it (college or school) that is permitted to act as monopolist in the provision of a service, such as education, rather than being subject to competition, is prone to become inefficient because there is no external pressure to reduce costs or improve quality. In the event of competition being impracticable, as on the smaller atolls, or unnecessarily increasing costs, as when artificially created small units of production cannot enjoy the benefits of economies of scale and scope, some system of regulation and monitoring may be needed.

- 3.2.12 In 2003 the Ministry of Youth Development and Sports commissioned a study of youth unemployment in the Maldives. It reveals a rather disturbing picture which is very different from that shown above for adults. The study found that 'One tenth of the youth are unemployed and one third are not economically active' (p55). The picture in Male' is particularly bad for females with them accounting for three fourths of those not economically active. The reasons for unemployment of males and females appear to differ. Females in the study said that the reason for not being employed were 'household chores and child care'. For boys the problem seemed to stem from a lack of motivation and 'family support'. The report proposes that to encourage boys to seek work boys should from pre-school 'be taught to take personal responsibility and be independent' (p56). Whether schools will adopt this policy and whether they are competent to do so is one question that this proposal raises. A further question is that even if they do adopt this policy whether it will make any difference to the attitudes of boys. Although schools can affect attitudes to some extent, attitudes are also affected by family, peer group and youth perceptions of the world that they inhabit. Schools alone are unlikely to make very much difference to the attitude to work of boys.
- 3.2.13 The above evidence suggests that the Maldivian economy in recent years has experienced what might be described as a healthy and stable rate of growth. However, this macroeconomic picture does not tell us anything about income levels and income distribution or the incidence and distribution of poverty. We now address these issues.
- 3.2.14 The information on income levels and distribution is derived from The Household Income and Expenditure Survey (HIES) 2004. Households derive their incomes from a variety of sources. The main source of income is wages, which makes up 46% of the total HH income. This figure rises to 55% if the imputed rents of owner occupied dwellings are excluded. The second largest source of income is from business, which amounts to about 25% of total income. The other main sources of income are property (6%) and own production (4%). On average, the HHs receive an additional thirteen per cent of their income from transfers.

Income transfers in the atolls are three times higher than in Male' (No explanation for this difference is offered in the Survey).

3.2.15 Although data on incomes may be flawed as measure of purchasing power because, for example, of under-reporting and payments in kind, it is instructive to use it to provide an indication of the distribution of income in the Maldives. Data presented in the HH Survey shows a pronounced negatively skewed income distribution in 2002/3. This is shown in HIES (Figure 2.4.1) where the mean income per day for Male is shown to be Rf 58 per day compared to Rf 27 per day in the atolls. The gini coefficients are given below. (A gini coefficient is a measure of income distribution where a value of 0 means all incomes are equal and a value of 1 means that all income is received by one individual.)

Table 4: Average household income (excluding imputed rent) 1997/98 & 2002/03

Rf per person per day	Republic 1997/8 2002/3		Male 1997/8 2002/3		Atolls 1997/8 2002/3	
Mean income	24	35	35	58	20	27
Median income	17	27	26	45	15	23
Gini coefficient	0.42	0.38	0.40	0.35	0.40	0.32

Source: HIES 2004

3.2.16 Table 4 shows that income levels are significantly higher in Male' than in the atolls, with mean income being respectively Rf 27 and Rf 58 in the atolls and Male', which continues the pattern of 1997/6 when the respective incomes were Rf 23 and Rf 45. The income distribution as measured by the gini coefficient shows the same degree of inequality in income levels for 1997/8 in Male' and the atolls. By 2002/3 inequality had been reduced in both regions, though more so in the atolls (0.32) than in Male' (0.35).

3.2.17 Income distribution provides one measure of inequality. Another inequality measure, related but perhaps a better measure, is purchasing power as shown by expenditure patterns of different HHs. These are shown in HIES (Table 2.3.2) and it is not surprising to find that expenditure patterns are correlated with income levels, and that HHs in the two highest income quintiles spend proportionately much more of their income on household durables

than those in the lowest quintile. This expenditure pattern is a clear indication of the greater discretionary spending of the higher income groups. This analysis clearly has a bearing on student financial assistance since social groups with no or very constrained discretionary spending available to them will find it very difficult to pay for any increase in educational spending on their school age children. This problem for the poorest groups is exacerbated by the fact that they usually have larger families, with more children attending school.

3.2.18 If we examine expenditure patterns more closely a number of changes emerge. Two of these are changes in the pattern of expenditure in Male' itself and the differences between Male' and the atolls. In Male' in the last decade there has been 'a sharp reduction in expenditure on food and the opposite fast increase in expenditure on housing' (36). In 1993 food expenditure in Male' accounted for a third of the cash household expenditure on consumption; by 2003 it was less than one-third. Over the same period, expenditure on housing (rent, utilities etc.) had risen from about 15% to nearly a quarter of the total. It is noteworthy that in Male' spending on education seems from HIES (Figure 4.2.1) to have fallen by more than 50 per cent since 1993, to nearly the same level as in the atolls. (Unfortunately, the precise figures are not provided. Additionally, there is no breakdown of education expenditures so that it is not possible to see how the expenditure is allocated and whether it includes additional tuition.).

3.2.19 There are substantial differences in spending between income groups and by region. Table 5 below describes the expenditure patterns by quintile group and whether in Male' or the atolls.

Table 5: Summary of expenditure by income group for Male' and the atolls (Rf per person per day).

Quintiles	Male	Atolls
1 st	31	17
2 nd	46	25
3 rd	62	32
4 th	85	41
5 th	153	65
mean	75	36

Source: HIES 2004

- 3.2.20 To some extent the pattern of income distribution shown in Table 5 reflects that described above in that average spending is much higher (a little over 100% higher) in Male' compared to the atolls. Again spending is substantially greater in the higher income groups. The difference in spending, over fivefold, between the highest and lowest percentiles is much higher in Male' than in the atolls where the difference is less than fourfold. This result might be because the highest income earners in Male' earn so much more than other Male' residents.
- 3.2.21 Unemployment figures will give some indication of the state of the economy and the potential for it to expand if spare capacity exists. The concepts of employment and unemployment can be defined in different ways and the way that it is defined will affect the estimates made of employment and unemployment. Estimates based on hours, days or weeks worked will give differing estimates. Whatever estimate is used the Maldives has a long record of very low unemployment rates. In the main, unemployment in the Maldives is frictional, that is, people are in the process of moving from one job to another, rather than in looking for work but unable to find it as is the case with long-term unemployment. In the Maldives unemployment figures may be inflated by the fact work may be available, but those looking actively for work are unable to seek work in Male' every week. The definition of unemployment used in the study was when an individual stated that they would be available for work but that no suitable work was available. There are also those people who are currently employed, but for only a few hours a week. This may be viewed as a reserve pool of labour. If the definition of unemployment is taken as the numbers willing to work minus the number in the labour force, it amounts to 'about 10% of the present labour force'. This 10% consists mainly of women who are available for work, but unable to find it.
- 3.2.22 The survey also confirms that on average, the additional potential labour supply is much higher in the atolls (12% compared with an average of 6% for Male', with the lower rate recorded for Male' being attributable to the far higher level of economic activity there. Among the atolls, Haa Alif, Vaavu, Gaaf Alif and Gaaf Dhaal have particularly high rates for additional potential labour supply, varying between 19 percent and 23 percent, well above the average for all atolls. Our fieldwork in the islands, although limited, suggests that there are reasons why these figures should be treated with some caution. Firstly, those who have not gone to Male seeking jobs may have not done so because although they may be seeking employment, they consider the costs of staying in Male unaffordable, particularly if there was no certainty of getting a job. The costs of staying in Male were estimated by the islanders that participated in our fieldwork as Rf 2000 per month, if you were being accommodated by a relative or friend, and Rf 5000 otherwise. A second factor, probably

more likely to affect the older ‘unemployed’ was that although their income was lower as a result of not getting a job in Male the quality of life was seen as better in the islands.

- 3.2.23 The issue of underemployment is not explored in HIES because underemployment rates for the Maldives are at present unavailable, although it is recognised that they may be high. The existence of underemployment indicates the availability of additional capacity among the working population.

3.3 Equity and Efficiency

Efficiency

- 3.3.1 Possibly the most important of all the economic concepts explored in relation to education is efficiency. The reason for its central position is that in education, as elsewhere in the economy, resources are not unlimited and therefore when using them it is desirable that they should be used in such a way as to maximise the educational output(s) possible from their use. The texts introduce a hierarchy of efficiency concepts and they can be applied within education itself (internal efficiency) or to relationships between education and the economy outside of education (external efficiency). Psacharopoulos (1985) pp. 316-318 considers internal and external efficiency citing evidence from studies around the world as to how both can be increased. He also provides criteria for the judgement of whether efficiency is being increased as a result of an educational decision. With respect to external efficiency he states:

‘The external efficiency of educational investment is usually judged by two criteria:

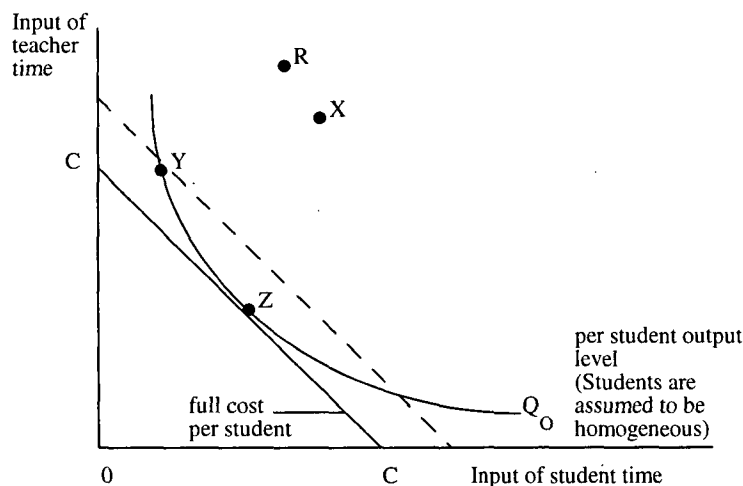
- The extent to which schools, universities, or training institutions provide the necessary skills for the smooth running of the economy, and the extent to which school-leavers or graduates are absorbed into the labour market, find the jobs and the earnings they expect, and are able to use their skills in employment.
- The balance between the costs of investment in education and the economic benefits as measured by the higher productivity of educated workers, that is, by the social rate of return.’

- 3.3.2 There may be problems with the application of the social rate of return and consequently, in their use as a guide to education and efficiency because the labour market of the Maldives

is not competitive with most educated employees being employed in the public sector. Psacharopoulos does not discuss the hierarchy of efficiency concepts, but they are particularly important in the context of education and it will help to describe them. The example concerns higher education exactly the same general considerations apply to all levels of education.

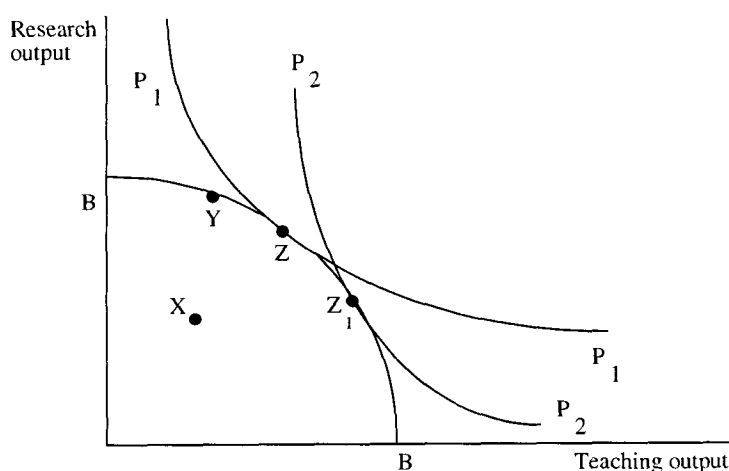
- 3.3.3. When economists examine efficiency in education they concern themselves with two types of efficiency: production efficiency and exchange efficiency. Production efficiency has itself been subdivided into two types; both borrowed directly from the theory of the firm. The two aspects of production efficiency are technical efficiency and price efficiency. (For further discussion of these terms see McMahon and Geske, 1982, and Monk, 1990) Technical efficiency is achieved when inputs in educational processes are combined in such a way as to maximise outputs. If we knew the shape of the education production function this would provide us with the necessary information to maximise output.
- 3.3.4 However, inputs cost money and since educational budgets are limited it is desirable to produce educational outputs at as low a price as possible. A movement to a position where the cost of producing an educational output falls is a move towards price efficiency. (In some of the literature this is referred to as economic efficiency.) An example of price and technical efficiency is provided in Figure 1.

Figure 1: Price and technical efficiency illustrated using two educational inputs



- 3.3.5 Curve Q_0 represents technically efficient ways of producing student outputs - any point on this curve is technically efficient. If the line CC in Figure 1 represents the relative cost of two inputs, teacher time and student time, a move from Y to Z represents an increase in price efficiency, for it now costs less to produce a unit of output. To summarise, where output is maximised per unit of input we have technical efficiency, curve Q_0 , and where it is maximised at least cost we have price efficiency. Where curve Q_0 is tangential to line CC we have price efficiency for student output being maximised at least cost. Other points on Q_0 , such as Y , are technically efficient but not price efficient. Points such as R and X are neither technically nor price efficient.

Figure 2: Various efficiency concepts illustrated using two educational outputs



- 3.3.6 In education, we are often concerned with more than one output; for example, universities provide a teaching service and a research output; schools are, or should be, concerned with cognitive development and non-cognitive development, for example with respect to their attitudes towards peers, parents and other community members. We can apply the above efficiency concepts to this situation too. In Figure 2, the technically efficient frontier for research and teaching is given by BB and a move from X to Y illustrates an increase in production efficiency. If P_2P_2 represents the objective function of the educational authority, that is, the combination of research and teaching the authority desires, a move from Y to Z , represents a move towards what is called allocative efficiency. When we are concerned with satisfying society's demands or, in economists' jargon, society's objective function, we have a special case of allocative efficiency called exchange efficiency.

- 3.3.7 Exchange efficiency refers to the efficiency with which appropriate educational outcomes are matched with the educational demands of 'society'. It is similar to allocative efficiency, except that we are now concerned with society's demands. Clearly, exchange efficiency implies production efficiency but the converse does not hold. Moreover, it is not necessarily clear what is meant by the educational demands of 'society'. Suppose that educational institutions have one preference about the mix of teaching and research, whereas the government has another. In that case, we can achieve production efficiency at two different exchange efficiencies. In short, economic efficiency now has two possible meanings. Thus, in Figure 1, production efficiency is achieved at Z and Z₁, and the exchange efficiency depends on whether we give priority to the government's preference function P₂, or the institution's preference function P₁. The important conclusion of this analysis is that economic efficiency in education depends just as much on whose educational objectives we are maximising as on the technical relationship in education between inputs and outputs.
- 3.3.8 Another, perhaps more philosophical issue, is that the above argument assumes that education's main function is to serve the economic needs of society. Many people may see the development of the individual and increasing the so-called 'wider' benefits of education as at least as important as the narrower economic benefits. In addition to exchange efficiency there is also the concept of 'production efficiency'. This is primarily about ensuring that inputs in education, teachers, physical equipment and students themselves are combined in such a way as to maximise educational output. Again, the concept is easy enough to define, but there remain questions as to how to define and measure inputs and outputs so as to ensure that we are achieving production efficiency.
- 3.3.9 A further efficiency concept, developed by Levin, should also be introduced here. Levin argued that in education, where inputs and outputs are so difficult to measure, what is needed is a system which encourages teaching inputs, particularly teachers, to be as effective as they possibly can so as to ensure that there is no X-inefficiency. It seems quite plausible that if teachers are poorly motivated, badly and irregularly paid, have little respect from the community, government or the students themselves they will be unlikely to work as hard as they could. In such situation we have X-inefficiency, which in contrast to production efficiency in the private sector is relatively difficult to identify. Poor motivation and alienation of teachers will result in X-inefficiency. It may be that some teachers in the Maldives and many other developing countries for that matter are alienated and demotivated in the state sector, preferring to save their energies and skills for private tuition to supplement their incomes!

- 3.3.10 One final argument concerning efficiency and student loans concerns the effect that repayment of loans has on student choices. It has been argued, and there is certainly evidence to support this from Britain, that if students have to repay part of the costs of their education they will choose courses more carefully, certainly with respect to how the course may or may not enhance their future employment and earnings prospects. Even in the Maldivian situation where financial support is only given in subject areas deemed to be 'needed' by the economy there is still a wide range of subjects from which students can choose and within that choice, *prima facie*, they (or their parents) will probably choose subjects in which they are qualified and interested and promise future employment. We were unable to test this hypothesis during this mission, but it would be useful to do so as the results would be of interest to educational planners that want to understand the factors influencing student choice because this knowledge may help them to steer students into those areas deemed necessary for economic and social development. It is also argued that where students are required to repay the costs of their education they will be more likely to put pressure on institutions to provide 'value for money', thus increasing institutional efficiency. If the arguments above are valid student loans will increase efficiency at a number of levels.
- 3.3.11 It is always difficult to apply economic concepts to the real world, particularly in the field of education; nevertheless attempting to apply them to the SFA does provide some useful insights.
- 3.3.12 The loans and scholarships schemes have been described above and these descriptions are the basis for the comments below. The first comment concerns the objectives of the scheme which are to replace expatriate labour and meet the manpower shortages of government and the wider economy. It may well be that exchange efficiency would be better served by putting more emphasis on the 'wider' needs of the economy. There appears to be some recognition of this point because the NFHET does seek out the views of employers about their likely future needs. That said, the views of employers should be treated with a degree of caution, because this particular method of forecasting future manpower needs, called the Manpower Requirements Approach (MRA) has been subjected to criticism at both the theoretical and empirical level. The criticisms of the MRA, apart from the obvious danger that self-interested employers are likely to exaggerate their needs, are the following. For employers to know their future manpower needs they would need to know Government finance and budgetary policy, other employers wage and price policies, general movements in interest and exchange rates, and the factors influencing potential employees choice of jobs. Employers do not have this information, certainly not for cycle over which graduates are produced, and for that reason if they do have manpower plans they are short-term and

flexible because their employment demands depend on so many uncertain economic variables.

3.3.13 In addition to the above points which have been validated by numerous studies, though mostly in developed countries there are some others specific to the SFA. The beneficiaries of the SFA programmes are only completing their studies this academic year therefore have not yet entered or re-entered the labour market making it impossible to determine how exchange efficient the programme has been. It is, however, possible to make a number of observations that relate to the issue. If the students benefiting from the scheme are already government employees and return to their former jobs the only way in which exchange efficiency will be enhanced is if on their return to work their productivity has risen or they have positively affected the productivity of others or both. If productivity is determined by the job, as it is said to be in the 'job competition model', then productivity will not have risen and the investment in the education/training will prove to be a waste of resources. If, however, productivity can vary within a job, as in the 'human capital model', then it is possible that productivity will be enhanced even though the SFA recipient does return to the same job. However, for the investment to have been worthwhile the value of the enhanced productivity, which may continue for a number of years, will need to exceed the costs of the 'training'. In the event of the beneficiaries of the SFA programme being school leavers or from the unemployed, as a number on the programme are, and they do gain employment as a result of their 'training' then there is clearly a positive economic benefit, but whether the net benefit is positive depends on how the economic benefits relate to the costs. In addition there may be indirect benefits from the 'training', for example improved social cohesion and better hygiene practices, and these also need to be considered. These are empirical questions which cannot be answered at present because 'trainees' have still to return to or enter the labour market. To address this issue part of the monitoring and evaluation of the SFA should include a 'follow up' survey of a sample of graduates to discover their employment and wage levels.

3.3.14 The evidence from the conferences in Male' and the islands, reported in the Mid Term Report, provides further grounds for believing that the SFA programme is less exchange efficient than it could be. The conference feedback revealed that in the islands and Male' respectively, 60 and 90 percent of participants were unaware of the existence of the programme. If, and it seems very probable, people who could potentially have participated in the programme and, in consequence, have become more productive members of the community were denied the opportunity through ignorance there is at least a prima facie case for a degree of exchange inefficiency.

- 3.3.15 The interviews with representatives from the Villa Foundation and the meeting with private providers and the analysis of their returned questionnaires provided further grounds for the belief that exchange efficiency could be improved. Although the VF does not have the precisely the same objectives as the NFHET the introduction of some of its practices and the development of a more formal structure of consultation would appear to be likely to lead to benefits for both parties, though perhaps more for the NFHET. As to private education providers, as we report in the last part of this chapter, they assert that they are already making a significant contribution to education in the Maldives, a contribution that could almost certainly be increased if, as is recommended, some of the disadvantages that they currently face in the education market were vitiated or removed altogether.
- 3.3.16 The schemes have been in operation for too short a time to make anything approaching a definitive judgement about either production or X-efficiency so the following comments must be treated with caution. Interviews with staff and observations of the NFHET operation do provide some relevant evidence. The technology itself was not being used to maximum capacity and although some staff were fully engaged, others appeared not to be. If both observations are correct they indicate that there is some degree of production inefficiency. This will almost certainly be reduced as the number of students on the scheme increases. Because the potential number of students on the scheme is limited by the size of the population it may be inevitable that there will be some over-capacity and therefore inefficiency. Efficiency may well be assisted once the Board responsible for the operation of the NFHET has been established and effective monitoring and evaluation of the schemes are in place. The need for both monitoring and evaluation to be improved is discussed in the reports on the conference findings. As we suggest above, if the NFHET officers were to consult more with the VF they may learn something about their operation that would lead to improved practice. As to X-efficiency, discussions with NFHET staff indicated that staff morale was generally good and attitudes towards working at the NFHET were positive, overall. This evidence coupled with personal impressions suggested that X-inefficiency would be low. The only piece of negative feedback was the feelings of some staff that the move to new, smaller premises may have had a small negative, perhaps temporary, impact on morale.
- 3.3.17 Other aspects of efficiency have been discussed elsewhere, reporting the results of the parent survey, the conferences and discussions with private providers so they will only be briefly mentioned here. Perhaps the major issue that arose in the questionnaire responses and also at the conferences was the issue of education quality and how perceptions of quality affect attitudes to education and payment for it. Our evidence revealed a positive attitude to education, also indicated by the amount parents were prepared to pay for

additional tutoring, but a strongly negative attitude to education provided in schools. The major concern was that teachers were perceived as inadequately qualified and insufficiently fluent in English, the medium of instruction in secondary education. Efficiency of the SFA schemes would almost certainly be enhanced by improved monitoring and evaluation, including a follow up survey to find out what happens to beneficiaries of the programme. If the schemes are to be sustainable it is essential that there is enforcement of repayments and that alternative sources of student finance be explored. There is also a case for extending the scheme to students going to private education providers. Extending the scheme to private providers should result in significant reductions in costs since their fees are usually lower than overseas fees and there will be very substantial reductions in accommodation and travel costs.

- 3.3.18 It is recommended that some research be conducted on the factors determining student demand and use the data raised to inform its own provision. Although student demand should not be the sole factor determining course provision it would be irrational to provide courses for which there is no demand as this would result in the wastage of scarce human and physical resources.

Equity

- 3.3.19 The other basic concept used in the application of economics to education is that of equity. Whereas efficiency is concerned with attempting to maximise output for a given input of resources equity is concerned with how the outputs and the costs of producing of them are distributed between individuals and groups in society. To illustrate the point we might use higher education. It is often claimed that in both developing and developed countries the children of better off families are more likely than those from poorer families to enter university; higher education is usually, but not always, heavily subsidised by the state; and, on completing their university courses, graduates usually enter higher paid and higher status jobs than those without a degree. Many commentators argue that this situation in which access to HE is differently distributed between social groups and where a large part of the costs of HE are met by the general exchequer rather than the student is inequitable. This is one reason why Barr (1989) advocates student repayment schemes and why many governments make students pay a part of the costs of their university education through fees.

- 3.3.20 However, whether this situation is perceived as inequitable depends on the value judgments of individuals, or groups of individuals, and this is one of the difficulties with using notions of 'fairness' or equity in deciding education policy: people have different notions of what is 'fair'. Moreover, if there were to be a consensus that there were inequities in access to university places and in the way in which it is financed there may still be disagreement as what should be done about it. Should students pay all of the costs of their university education or only a part and, if only a part, what proportion of the costs should they pay? There is no correct answer to these questions because individuals have different notions of equity; that is, differing value judgments.
- 3.3.21 Since equity, particularly the opportunities to access education, has become so important in education policymaking in recent years it is worth describing some of the distinctions made in the literature. Three of the most important are between horizontal, vertical and intergenerational.
- 3.3.22 Horizontal equity is concerned with the equal treatment of equals. An illustration of horizontal equity related to the Maldives might be that students from the atolls/islands who have similar academic qualifications to students in Male' should have equal opportunities to access higher education.
- 3.3.23 Vertical equity is concerned with the unequal treatment of unequals. One example of vertical equity taken from the UK is making state financial support for students entering higher education partly dependent on the socioeconomic status of the student, with students from more 'deprived' families receiving more financial support than their 'better off' counterparts. It is argued that without this additional financial support they would be less likely to attend university than with it. The policy has not been very successful in encouraging the participation in H.E. of students from lower income families. There are a number of possible reasons for the relative failure of the scheme to encourage more working class students to enter HE and some of these might also be relevant to the Maldives. For example, in the UK many working class students drop out of the system at the school leaving age, rather than staying on to get the necessary 'A' levels or equivalent that are necessary for entry to HE. It has been argued that lower income students drop out in greater proportions than higher income families partly because of the need for income to support their families now, partly because of peer group pressure, partly because of alienation from education, which can arise for many reasons, and partly because they have shorter time horizons than middle

class students, they are more concerned with present consumption rather than investing for future economic and social success.

- 3.3.24 If similar reasons for the lower participation of students from 'disadvantaged' families apply in the Maldives, the Government will need to pursue policies that bring about a change in the attitudes to investment in education of students from 'disadvantaged' families. Almost certainly this policy will have to be targeted at the HH and local community level if it is to have any success. In addition, a quota of student scholarships to the best qualified students from the islands could be introduced, irrespective of whether their grades are lower than Male' based students also applying for student financial support.
- 3.3.25 To introduce such a policy of positive discrimination carries with it potential problems. Apart from the problem of which students to choose, almost certainly it should be a responsibility of the local school and community there is a potential danger to equity and efficiency. Local communities may choose 'beneficiaries' on the basis of other criteria than which students are ablest and most likely to benefit from additional educational opportunities. If this occurred inefficiency would result as if the students chosen are less able than others in the local community it will require more educational resources to bring them to a particular educational level and when they complete their studies they will be unlikely to contribute as much socio-economically as the abler students who were not selected. To guard against this occurring the criteria for selection need to be clearly specified and the application of the criteria monitored at the local and NFHET level. Students who do not get selected should have the right of appeal. The grounds for appeal should be based on comparisons of academic ability and 'disadvantage'. Included in 'measures' of disadvantage should be number and age of siblings, characteristics of HH head, including their educational level, employment and income level and whether it is a single parent HH.
- 3.3.26 Intergenerational equity is really a subset of vertical equity and is specifically concerned with the issue of how the socioeconomic background of children affects their opportunities for access to education: children should not suffer disadvantage as a result of their parents' disadvantage. Parental disadvantage may be with respect to income, attitude, ability or any other characteristic, whether innately or socially determined.

- 3.3.27 It is clear from the above comments that equity is a concept that can be used in a variety of ways and that if it is to be used as a guide to policymaking some judgement must be made as to the weight that should be attached to each of its possible meaning in policymaking. In addition to deciding on the balance to be made between the different meanings of the term there is also the issue of the form of compensation that might be offered to those deemed to be disadvantaged. Should it be financial and, if so, how much should the 'compensation' be and in what form should this compensation be provided? If, for example, it is decided that 'disadvantaged' students are to be given additional financial support (and here again this could be in different forms, loans, scholarships etc.) how much should they be provided with. One presumption might be that it should be enough to persuade them not to leave education. However, this will certainly be different for different 'disadvantaged' students, even if their disadvantage is the same. For example, two students, or their families, in the same socioeconomic situation may respond very differently to the introduction of a more generous financial assistance programme for students entering higher education. In designing the programme of support should the government take into account the differences in household's responses to student financial support schemes. What should it do about them if it decides that something should be done?
- 3.3.28 One possibility that the government might pursue would be to try to change attitudes to education of parents and students by publicising the economic and non-economic benefits of additional education for students and their families. However, such a policy would have limited impact on attendance at Maldivian institutions unless the quality was perceived to have improved. Another possibility would be to increase the financial aid to students to the point where it has what it considers the 'desired' mix and numbers of students going on to HE. All of these options require the investment of resources and there will be a point when the Government should consider whether the costs of its policies outweigh the benefits. The opportunity cost of supporting higher education students, however these students are selected, as stated earlier is the alternative activities, whether in education or elsewhere, on which these resources could have been spent.
- 3.3.29 Equity would be improved by offering similar opportunities for education support to different groups in the Maldives, for example between islanders and Male' residents., This disadvantage is exacerbated, as evidence from the conferences and parent questionnaires shows, by differences in knowledge about the scheme and significant differences in levels of disposable income with which to pay for additional education. As the analysis of parent questionnaires shows even though there are significant differences between HHs in disposable income and parents generally consider education to be of poor quality, they

already contribute a substantial part of their income, on average around six percent, and would be prepared to pay more if its quality was improved.

- 3.3.30 It is usually taken as axiomatic that education policymakers will attempt to pursue efficiency and equity objectives in education provision and educational financing. However, neither of these terms is unambiguous and there may well be conflict between pursuing efficiency and equity objectives. It is therefore necessary for Governments to specify and prioritise their objectives if they want to maximize their attainment for a given amount of spending. In the case of the Maldives if one of the objectives of the SFA programme is to improve opportunities for islanders to access financial support for higher education studies the first questions to be addressed concern the access to education opportunities that islanders have at present and how that access could be improved. The island conferences reported later revealed that the major obstacle to access was the almost total ignorance of the existence of the schemes.

3.4 The current scholarships and loans schemes

Scholarships

- 3.4.1 Scholarships in the Maldives are generally funded by the Government or through bilateral agreements with other countries. Two current examples of bilateral agreements are those with India ITEC and the Australian Development Scheme. (We do not have any more details about these schemes at present.) In 2004/5 25 scholarships were awarded, eight to Government employees, seven to non-Government employees and 10 recipients were unemployed.
- 3.4.2 There are currently four different scholarship schemes administered by the NFHET. All the schemes are administered by the Advisory Committee which uses a formula designed to meet the priority needs of the Government. Precisely how these priorities are decided is not clear, but two of the priorities are filling manpower shortages in the Government service and replacing expatriate labour, which is often related to the first priority. In addition we were told, though it is not documented, that the Selection Committee pursues a policy of positively discriminating in favour of giving scholarships to the most needy and awarding loans to the better off families. It might be argued that this policy is justified on equity grounds, though it is based on the presumption that students from wealthier families are supported by their families. This is an empirical question and, if UK experience applies to the Maldives, it may

be the case that many students from wealthier families are actually receiving very little support from their families. The wealthiest families receive no financial support.

- 3.4.3 Some evidence that this policy of discrimination against wealthier families is being actively pursued is that last year two applicants for financial support were rejected because they had wealthy parents. The scholarships provided seem generous in that they usually cover tuition fees, air fare, with more than one air fare being paid if the study period exceeds two years, and a stipend related to the cost of living in the country of study. All scholarships attract a bond with the recipient being required to work (for a specified period) for either the Government or in the Maldives. The schemes are:

Merit Scholarships

These are awarded on the basis of academic criteria. Under this scheme 69 candidates have been short-listed for the awards for 2006, ranging in value from Rf.150,000 in which six awards were made to Rf.500,000. 15 applications were rejected, with the two main reasons for rejection being 'no bank reference' details and/ or absence of a 'placement' letter. The majority of awards were in the professional fields of business, law and IT.

'Chosen area' scholarships

These are also offered to Government workers on the basis of competition. To obtain such scholarships applicants are required to have basic academic qualifications for entry to higher education, to be already working for the Government and to be in a sector that is deemed to require additionally qualified staff. There were 38 candidates short-listed for scholarships in this area and they were in business related areas or IT. Fourteen applicants were disqualified; the principal reasons being absence of either bank reference details or a 'guarantor's letter.

Ongoing' scholarships

There were nine candidates short-listed in this area. The majority of those disqualified in this area, 37, were rejected because of failure to complete 50% of the course they were enrolled on.

Technical and vocational

Under this category eight applicants have been short-listed, six to receive a scholarship of Rf. 200,000 and two of Rf. 100,000. The main two areas of study receiving support were professional and piloting. Five applicants were rejected and three of the rejections were because the applicant had failed to attain the qualifying standard.

Loans

- 3.4.4 The awards for 2006 had not been made at the time of writing so it is not possible to present the same details as for scholarships. Loans are variable and negotiable. In 2004/05 there were 75 awards, 44 were Government employees, 11 were from the private sector and 20 were unemployed. The design of the loans scheme was said to be based on international experience, particularly that of Australia. However, in one respect it is certainly different from the Australian scheme where repayments are dependent on income and are usually collected as a 'graduate tax'. Since there is no income tax in the Maldives their scheme is certainly distinct from that of Australia. Loans are awarded in part on the expected ability of the recipient to be able to pay back the loan (how is this determined?). In the first year of the scheme, 2004, there was no ceiling on the amount of the loan. It has changed this year with the imposition of a ceiling of Rf.500,000. Recipients of the loan come into four categories: academic merit, studying in a 'chosen' area, completion of ongoing studies and 'technical and vocational skills development'. Applicants are asked to specify the category(ies) into which their request falls. They are also asked to specify the expenses that the loan will cover over the period of study.
- 3.4.5 There are three categories of expense: cost of travel, course fee and accommodation and living expenses. Clearly, those students attending expensive courses in high-cost countries such as the UK will receive substantially greater financial support. There may be a degree of inequity across student groups studying in different countries where the cost of attending a given course may differ substantially. However we were told that in some cases certain courses were only available in high-cost countries. A further possible inequity may arise in situations where similar courses are available in a given country, but some cost more than others. Again, the UK is a case in point, as is the USA. Further inequities may arise for other reasons. For example, one of the requirements to secure a loan is to have two guarantors. Although this requires further investigation as part of our study, it may be that potential higher education students from poorer households and poorer areas, such as the atolls, may find it more difficult to find guarantors than students from better off families, more of whom are found in the capital Male. The socioeconomic analysis provides some support for

this since it shows that income levels, and patterns of expenditure, are more than double those enjoyed in the islands.

- 3.4.6 The sustainability of the scholarship scheme depends on the level of Government revenues and the judgement that the Government makes about the priority it gives to supporting the NFHET, which administers the student financial assistance programmes. The sustainability of the Maldivian loans scheme raises a number of issues. The term might be thought to imply that over the cycle of the scheme repayments from loan recipients will be sufficient to replace the initial investment by the Government (or any other agency, such as the Bank of Maldives, that might become involved). This, however, would be an extremely unlikely scenario. First, there are the sunk costs in setting up the scheme initially, particularly with respect to personnel used to design and implement the scheme, as well as computing time, equipment costs and related personnel costs. If the capacity of the new Ministry remains as it was prior to the restructuring there may be a need to add additional personnel, probably one additional person with some experience of the existing scheme would be sufficient. There is also some spare physical capacity, with respect to the IT equipment needed and there is also space available to house both any new equipment needed and an additional person. The additional person and equipments should be adequate to maintain the system with respect to processing application forms and the record keeping in the Ministry.
- 3.4.7 There may be an additional burden in respect of the resources associated with the collection of loans. Although currently loan recipients are in Government service, therefore making collection of repayments relatively straightforward, there is every reason to expect some future applications and recipients of loans to be from the non-Government sector and on graduation working in the same sector and possibly working abroad. This could potentially present collection problems. However, this problem will be obviated or, at least ameliorated, if the system works as envisaged proves effective and non-repayment by the student results in their guarantors having to repay on their behalf. The sustainability of the scheme will depend crucially on the success in collecting repayments.
- 3.4.8 Loans schemes and scholarships, more particularly, are usually intended to give financial support to qualified students who might otherwise be debarred from entering tertiary education because of their straitened economic circumstances. However, an issue that needs to be addressed as a matter of urgency concerns those who 'drop-out' of the system after completing their O Levels or equivalent. If they are dropping-out because of lack of financial support at this stage it behoves the Government to provide them with some support so that they remain in the system.

- 3.4.9 The efficiency and equity arguments for loans as a means of reducing 'drop-outs' are explored elsewhere in the Report, but it is worth repeating here that if students drop-out for financial, not academic, reasons this is inequitable for the student and their families and inefficient for both the student and society. It is inefficient for society because a student is lost to society who could potentially contribute directly to the economy through the increased productivity resulting from their additional education, and indirectly, resulting from their effect on the productivity of others around them, in addition to their contribution to the so-called 'wider benefits' to society. Although generalisation from other countries should be treated with caution, evidence from the UK suggests that the 'wider benefits' of education are very substantial, in some cases exceeding the direct benefits. However, if educated unemployment is rife the strength of this argument is somewhat lessened and in certain circumstance investment of scarce resources in graduate education rather than more productive sectors of the economy will actually have a negative impact on economic development.
- 3.4.10 If we examine the estimated budget for the National Fund for Higher Education and Training (NFHET) for 2004-6 we find that the average amount allocated per student for 2005 is Rf 107,554.50 and that the total amount allocated for 25 loans is Rf. 2,688,862.50 and for 75 scholarships Rf 8,066,587.5. These allocations are for certificate, diploma, bachelor, masters and doctorate courses. The regions to which students are being sent is divided between OECD countries, Europe (presumably there is overlap between these two categories), the Middle-East, South East Asia and South Asia. The NFHET has also estimated the costs by level of course which shows the cost per student per annum in the various regions. These are given in Table 6 below.

Table 6: Amount allocated per student per annum for degree courses (Rf.)

Degree	Region			
	Europe	M. East	S.E. Asia	South Asia
Bachelors	205,600	107,083	72,817	137,067
Masters	449,750	282,700	154,200	359,800
Ph.D.	248,433	154,200	N/A	222,733

Source: National Fund for Higher Education, 2005

N.B. It seems surprising that the cost of Masters courses appear to be greater than that of Ph.D.s in all regions.

3.5 Recommendations on loans and scholarships

- 3.5.1 Above we have described and evaluated the current Maldivian scheme for financing post-secondary students. We have also outlined the efficiency and equity issues that should be considered in the design of a loans or scholarship scheme and in the choice of who receives student financial support. We here briefly present the potential range of loans schemes that could be used and then propose ways in which the Maldivian scheme may be modified in order to make it more efficient and more equitable, particularly in terms of increasing access to tertiary education for those currently disadvantaged. We note en passant that we do not think that it is currently feasible or viable, on economic or educational grounds, to allow all sixteen year olds access to tertiary education. To pursue such a policy would deny other higher priority areas of Government spending, both within and beyond education. In addition, there is some evidence from our parent survey that there is effective demand for increased provision, although this may well increase as more students enter and stay in education, particularly if schooling becomes compulsory as it may under the proposed Education Act. This 'social demand' effect is in evidence around the world as UPE has been followed by increased demand for more secondary and then tertiary education and there is every reason to suppose that similar effects will be witnessed in the Maldives.
- 3.5.2 There are also currently certain supply constraints within the Maldives, of which the most important is the current absence of tertiary level institutions offering degree and post-degree level courses. Although the College could develop degree level courses and take on more students there are both physical constraints, availability of buildings and equipment, and labour constraints, staff with appropriate skills available and prepared to work in the College at the wages on offer. Of course, the current supply constraints could be ameliorated by attracting expatriate staff, as has occurred in the past. However, are such staff available and equipped with the skills needed for the job and are they prepared to work in the Maldives at the salaries currently on offer? This is an empirical question to which we do not have an answer at present, but it seems highly probable that the college would have great difficulty recruiting expatriate teachers with the skills required, without a significant increase in salary levels.
- 3.5.3 Although there are currently plans to upgrade the College so that it can award degrees, before a decision on this is reached consideration should be given to the costs and benefits of this action. First, a decision needs to be made about which courses the College might offer. The costs of offering these courses should be calculated. The costs will include salaries and any other emoluments offered to teaching and support staff, equipment and

buildings. The costs of buildings and equipment with a life of more than one year should be annualised so that the true opportunity cost is known. If interest rates and the life of capital are uncertain sensitivity analysis should be used. That is, the annualised costs need to be calculated under different assumptions about interest rate and the life of capital. Once these calculations are made an assumption or assumptions about the number of graduates per annum and a cost per graduate estimated. These costs should then be compared to sending students on courses abroad. These costs are available from the NFHET. If there are significant differences between the estimated costs of being educated at the College and being educated abroad these should be taken into account by the policymaker(s).

Alternative student finance schemes

- 3.5.4 In principle there is an almost infinite variety of loan and scholarship schemes that could be used to provide financial assistance to students. Below we indicate what the potential range of schemes is.
- 3.5.5 Alternative scholarship schemes: Scholarships are normally a form of student support which normally has two characteristics that distinguish them from other forms of financial assistance. The first characteristic is that they are usually awarded on the basis of the student demonstrating some special, usually, but certainly not always, academic ability. The second characteristic is that recipients are not usually required to repay the scholarship. With respect to the first characteristic, in academia the award of a scholarship is frequently as a result of the student demonstrating some academic ability, but it can also be awarded for demonstrating ability in some other area, for example, in sport. In the USA, for example, a vast array of scholarship schemes exist, some based on academic merit, but many based on sporting prowess, and yet others on some measure of social disadvantage. In the Maldives scholarships as we show are awarded on merit, but also for other reasons that the Government feels deserve to be rewarded, such as long and distinguished service in the civil service.
- 3.5.6 The second characteristic, recipients not being required to repay the scholarship often has conditions attached to it. There is an almost infinite variety of conditions that can be attached to the award of a scholarship, but some of the more usual are given below. The first condition is that the recipient attends the course for which the award has been made.
- 3.5.7 However, and again this depends on the precise nature of the scholarship scheme, many allow recipients to switch or at least modify the courses that they attend once they have enrolled. In some cases, where the award is essentially to the student themselves, rather

than for a designated course, the student can change the course that they register for. This, for example, is possible with the Education and Social Research Board (ESRC) in the UK, where recipients of the scholarship are able to change the nature of the course they attend or the research topic they are doing and even the time period over which it is to be done, provided that the ESRC gives permission, usually a formality.

- 3.5.8 What costs scholarships are intended to cover also varies. Some scholarships are intended to cover all the costs incurred in pursuing a course of study: fees, food, accommodation, travel, books and stationery and other incidental costs that may arise. Of course, although the scholarship may be intended to cover all or part of the above costs, there is also the matter of how much is allowed for each of these costs. Some scholarship schemes specify how much is being allocated under the different headings, whereas others provide the student with a global sum which the student can then allocate as they see fit. In general, students prefer the latter since it gives them more scope to take account of their individual preferences in determining how to spend. This is particularly the case if the alternative is that the student has to provide an account to the awarding body of how the money has been dispersed.
- 3.5.9 Other conditions that may be attached to a scholarship scheme may include a stipulation that on completion of the course of study the recipient has to work for the Government or an approved employer for a certain number of years. In a number of developing countries, students who have received awards are not only expected to work for the Government for a specified number of years, but are also required to work in particular areas of the country that are determined by the awarding body or some agency, often the Ministry of Education.
- 3.5.10 As with scholarships, loans can come in a wide variety of forms and can in principle be designed to serve almost any social, economic or educational objective. As with scholarships, loans can vary in amount, methods of repayment and the period of repayment can be variable or fixed. As we have shown above, the way that the scheme is designed will affect both efficiency and equity outcomes.
- 3.5.11 In exploring the operation of the existing scheme a number of questions arose with respect to its efficiency and equity. It is intended that the new scheme we propose will address these concerns. We also propose that the scheme is well publicised, both in Male and the islands and that the criteria for receiving loans is clear and transparent. The current scheme lacks transparency with respect to who gets loans, whilst other applicants do not. The fieldwork in this study revealed widespread ignorance of the student financial aid available, particularly among islanders who were unaware that scholarships or loans for tertiary education were

available or how to apply for them. The loans scheme is intended to address this question and efficiency and equity concerns. The scheme proposed will build on the existing scheme and use the same staff.

- 3.5.12 In the first instance the funding will be derived from the existing scheme which draws its funds principally from the Government and the Educational Fund. Additional sources of funds that should be explored are international agencies, local philanthropists and the banking system. Negotiations are currently taking place with the Bank of Maldives and if the conditions they offer are acceptable their loans would be a useful supplement to the existing level of funds. Currently many applications are rejected because of the limited budget available to the NFHET. In the longer term, as repayments flow in, the scheme will be partially, though not totally self-sustaining. It will not be totally self-sustaining because the scheme will provide favourable terms to targeted groups, still to be specified, and because it is an income contingent scheme repayment depends on loan recipients having a job and adequate income and repaying their loans. The scheme is very much in its infancy and has received no repayments yet as recipients of financial aid are only just beginning to enter the labour market.

- 3.5.13 The recommendations on the loans and scholarships scheme set out below derive directly from the conference and focus group feedback, discussions with Ministry of Education staff, private education providers and other stakeholders.

Information flow

There should be an immediate review of procedures for disseminating information about the student financial assistance programme. Current students should be asked how they heard about the scheme. School students aged 16-18 and teachers should be asked whether they have heard about the scheme and their views on the most effective way of publicising the programme. PTAs or school boards should be asked the same question. Any differences found in responses of different groups, perhaps defined by socio-economic background, gender and domicile should be analysed. On the basis of the information gathered new procedures and publicity materials may be needed. Multiple copies of the leaflet produced as part of this mission should be sent to every school in the Maldives.

Counselling and advice

The NFHET should organise a one day workshop of stakeholders in the schemes, parents, teachers and NFHET staff, to produce a leaflet briefly describing the scheme and providing examples of how it has worked, preferably including an example from one of the islands. The workshop should take place at the beginning of 2006 and the leaflet produced and distributed by May, 2006

Decentralisation

The schemes should continue to be centrally managed, though the NFHET should ask local counsellors for regular feedback on the operation of the schemes to ensure that the scheme is effective at local level. The costs of providing facilities at local level and the effect that this may have on recruitment to the schemes of islanders who would otherwise been denied access to the scheme need to be calculated and a judgement as to whether the benefits, in terms of efficiency and equity, outweigh the costs.

Income contingent schemes

The loans scheme should be income contingent and repayments should not begin until the graduate's earnings are equal to the median income in the Maldives.

Repayments

Repayments should not begin until three months after graduation. The loan should, as now, be repaid within 10 years. Early repayment should bring a rebate based on the interest that would have been earned on the sum repaid early. If this discount resulted in earlier repayments from students then additional funds would become available to support a new generation of students. The interest rate used for the calculation should be based on the discount rate on Government bonds.

In the longer term if income tax is introduced in the Maldives consideration should be given to replacing the loans scheme with a graduate tax similar to the system that has proved successful in Australia.

Timing

No change is needed to the 2005 arrangements for publicity.

Extension of scheme

The scheme should be extended to able Grade 7 students who would otherwise drop-out for financial reasons if a system can be developed in which schools can identify these students. The merit scholarship scheme should be extended at the expense of the other scholarship schemes on efficiency and equity grounds. On similar grounds the scheme should be extended to private sector students provided that the courses attended are accredited. (The accreditation system and its possible reform is discussed in Chapter 2)

Disability

Until resources become more plentiful there will have to be a limit placed on how much is available for disabled students. It may be necessary for some judgement to be made about the costs of providing them with the necessary support and the benefits likely to accrue. Where the benefits (however measured) are low and the costs high cases may have to be rejected. The NFHET should employ a part-time adviser to assist it in discharging this function.

Family support

This should only be available in exceptional cases which may be related to disability.

Teacher financial assistance

There does not seem to be a compelling general case for special treatment of teachers, except where this is linked to reducing disadvantage of certain schools, usually island schools, which may have no trained teachers. In such cases support to train local people might be provided and/or some form of bond imposed to ensure that they returned to the disadvantaged school for a certain number of years.

Monitoring and evaluation

Existing data on applicants, acceptances and completion rates should be analysed, as should repayments as they begin to flow in at the end of 2005. The monitoring of the scheme should pay particular attention to the spread of applications and acceptances across different groups, defined according to socio-economic background and origin, island or Male'. The analysis should also give attention to any differences that there may be between islands. Some data that is necessary for monitoring and evaluation is not currently collected by the NFHET, for example application rates and awards categorised according to origin, islander or Male'. The NFHET should collect this data and analyse it to discover precisely who is applying and who is receiving awards.

Qualitative techniques, including focus groups should provide additional insights into the strengths and weaknesses of the existing schemes and possible alternatives. In addition, a questionnaire should be devised and sent out to students for their views on the present scheme, how it might be reformed and what they would hope the reforms to achieve. A very short questionnaire should be sent to schools with grades 9&10 asking students and staff what they know about the financial assistance available to students. This would serve the double purpose of helping the NFHET to find out the level of knowledge about the schemes as well as providing some publicity.

Regulations and transparency

Currently, the award of financial assistance is (informally) based on a one page set of guidelines held by the NFHET. A copy is provided in the appendix. In informal discussions at the conferences interest was expressed in a formal set of regulations being developed for the operation of the financial assistance scheme and that the decisions about whom and why certain individuals received loans and scholarships and others did not be made more transparent. As one individual stated 'if I knew why I didn't get a loan I may not feel that I'm being discriminated against because I'm an islander'. It is recommended that the responsibilities of the NFHET need to be laid down formally and that the criteria used to decide on the award of student assistance be made more explicit. Applicants who do not receive awards should be given the reasons for their rejection. Since rejections are usually made for given set of reasons it may be possible

to draw up a standard letter in which the reason(s) for failure are marked. So, if a candidate is rejected because of poor 'A' level results this could be indicated in the letter. If the reason for rejection is not covered in the standard letter an addendum should be added providing the reason. These new procedures would enable students to understand what was needed if they wanted to qualify for an award, in addition to regularising procedures and making them more transparent. Appeals against rejection should be allowed and go to the Board that has been established or to a sub-committee of the Board.

Commercial bank involvement

The NFHET should constantly seek supplementary sources of funds and actively engage with banking system to seek additional finance. Once the scheme is running efficiently officers of the NFHET the commercial banks might be interested in becoming involved in the scheme. If they were involved then the amount of money available for financial assistance would increase substantially and the costs of collection of repayments or at least some of them are borne by the banking system. Two issues that would need to be resolved are, first, the question of who decided on the recipients of financial assistance and the second, what level of interest should be paid on student loans? Banks would probably accept that the decision on who was to receive loans should be decided on academic grounds determined by the NFHET rather than on commercial grounds, though there may be some overlap if the ablest students are also those most likely to get well paid jobs. As to interest rates, banks would probably accept low rates if the Government was prepared to underwrite the loan. If the Government felt that the interest rate was too high and would deter students from taking out loans it could reduce them by providing a subsidy.

3.6 Poverty and economic assessment report

- 3.6.1 The majority of households, particularly in the atolls, have a very limited amount of discretionary income after they have paid for household expenditures (see table 7). Indeed, the table shows that for 30% of HHs expenditure exceeds income. The explanation for this rather surprising finding was explained in terms of the local culture in which poorer members of the community are given financial aid and support in kind by friends and other members of their family. Some families living in Male' do have some surplus of income over expenditure especially those HHs which are not paying rent, i.e. living in their own homes (see table 8). Those families who have migrated to Male', and are paying rent tend, not surprisingly, to have less disposable income than those who do not pay rent. The majority of those surveyed do pay rent, therefore most HHs have limited capacity to pay extra for education. However a significant majority of questionnaire respondents, both in Male' and the atolls, indicated that spending on the education of their children education was a priority and that they were willing to pay

more for better educational opportunities for their children, despite as noted above, the fact that many HHs have very limited, if any, discretionary income.

Table 7: Disposable income Rf., HH percentiles

% of HHs	10	20	30	40	50	60	70	80	90
Dis. Income	-1508	-350	575	600	1400	2355	3588	4812	6800

N= 94, Mean = 962, Median=1400, Skewness =-3.485, Std Error=0.249

Source: Parent Survey

3.6.2 The data on the expenditure for private tuition reveals that over 80% of families engage private tuition providers to supplement their children's learning in schools. The mean amount spent per child on providing private tuition is Rf 400.00 per month. However, the median amount is somewhat lower at Rf120 per month, suggesting that the distribution is negatively skewed. When outliers are removed, our data show that HHs spend around Rf120.00 per month per child to supplement their school education. The data also suggests that parents are willing to spend more money to provide better education for their children. The amount that they are prepared to spend averages a further Rf 200.00 per month per child, bringing the total average extra spending that they are prepared to pay to an average of about Rf 320.00 per month per child. The maximum they are prepared to pay per child was Rf750 and the minimum was nothing. This figure of Rf320 is a significant proportion of any disposable income HHs have after basic expenditures have been taken into account. The extra that they are prepared to pay for additional education amounts to about 6% of their total earnings. The fact that they are prepared to pay this extra for additional education for their children is a clear indication of the value that they place on the education of their children and the financial sacrifices that they are prepared to make for it.

3.6.3 One result that is somewhat surprising compared to other international studies is that a higher proportion of HHs in the lower income groups expressed a greater willingness to pay more for education compared to the higher income groups. A possible explanation for this finding is that lower income groups perceive investment in the education of their children as the best opportunity for social mobility. When viewed in conjunction with other social and economic characteristics of the country, this is not surprising as education is seen as the principal means through which the children of blue collar workers can move into white collar employment. The families in the lower income groups have the greatest incentive to invest in education in order that their children might move into white collar employment as this is the only/principal avenue by which they can attain white collar jobs with their attendant higher income and status. However, it should be noted that even if the data reveals a willingness to pay more for education, the income

distribution characteristics shown in table 2 suggest that there are significant constraints on the ability of most families to actually pay more for their children's education.

- 3.6.4 Our data show that in the Maldives there is a strong social demand for good quality education which is currently not being met. The households surveyed indicate their dissatisfaction with the quality of the education provided in schools. This impression about the poor quality of education provision is more prevalent in the atolls than in Male'. The data clearly suggests that people would be willing to pay more for educational services if the quality of the product was improved. Despite the limited capacity to pay more for education (see table 8) the data show that HHs are willing to spend more of their earnings on the education of their children. However, our evidence shows that HHs are not willing to pay more for the existing quality of education provision. If the government wants to pursue the policy of increasing the financial contribution of HHs careful study is required as the extra burden on HHs could result in greater dissatisfaction than exists at present, and perhaps more importantly, further loss of opportunity for the less affluent, which is a significant proportion of the Maldivian population (see table 4).
- 3.6.5 The data suggests that there is no discrimination whatsoever by families between boys and girls in their willingness to pay for education. Indeed, our data indicate a marginal preference for girls over boys. Almost all of the HHs surveyed view education as a priority activity in their lives, and there is an extremely positive attitude towards education. There appears to be no difference in the attitude towards education between Male' and the atolls, or between income and occupational groups (see table 7). However, as noted above, the willingness to pay for and contribute to their children's education appear to be higher in the low income groups compared to the more affluent. An interesting difference revealed by the data is that in the atolls, there does not appear to be any significant correlation between the level of education of the household head and HH income, whereas in Male' there is a correlation. This may be due to the fact that opportunities for occupations with a higher income, the white collar jobs, are fewer in the atolls than in Male'.
- 3.6.6 If we turn to HH income we find that the mean income for the entire group is Rf 5800, but for the subset of Male' HHs there is a mean of Rf 15,000. If we exclude Male' HHs mean income is reduced to about Rf 5,300/-. It should be noted that there are only seven Male' households included in the survey, the rest of the Male' HHs in the survey being families who have migrated from the atolls. It is also of interest that this group of Male' residents, HHs who have migrated to Male', report a mean income of about Rf 7,500/-. When these figures are related to the willingness to pay, the picture is consistent with what was said before in that HHs are willing to pay more, but are constrained by their low incomes. This subset of respondents, those migrating to Male', indicated the strongest willingness to

pay more for education. This may well be explained by the fact that these are the families who have already sacrificed much by migrating to Male', under difficult circumstances, such as finding a job and accommodation, in their quest for the best possible educational opportunities for their children.

Table 8: Means of disposable income by location and home owning or renting

Location	Mean savings
Living in Male' / not paying rent	Rf 3529.78
Living in Male' / paying rent	Rf 982.34
Living in Atolls	Rf 573.94

Source: Parent Survey

3.7 Private education provision

- 3.7.1 A meeting was held with private providers at which those present also completed questionnaires. All present were either directors or senior executives in their companies so were in a position to reflect the company views. The findings from the questionnaire and the focus group meeting are presented below.
- 3.7.2 The greatest difficulty that private providers confront is in the acquisition of premises, buildings and/or rooms in which to conduct their activities. There was a clear perception that they were discriminated against in acquiring premises. One example of discrimination was an attempt by a private provider to purchase land on which to build offices and classrooms, the offer to purchase was refused by the Government and subsequently a warehouse was built on the site.
- 3.7.3 Another example of discrimination against private providers, referred to both in the focus group meeting and the questionnaire returns, was with respect to lending from the banking sector. Lenders, including the Bank of Maldives, were seen as discriminating against private providers who can't provide physical assets against which to secure loans. However, it was also accepted that it was the usual practice of banks to require collateral before providing loans.
- 3.7.4 Private providers see themselves as providing an essential service to the country, principally by providing educational opportunities for students unable to get into the College because of its limited capacity. However, despite providing this valuable service they complained that there was no support, financial or moral, for them from either the Ministry of Higher Education or the Ministry of Education. They did accept that in most countries with private education sectors the state did not provide any direct financial support, though it did provide support indirectly through permitting teachers to work in the private sector in addition to their 'full-time' jobs in the public sector. It was accepted

that under the current arrangements there was an incentive for teachers to underperform in their 'full-time' jobs in order to ensure there was a demand for additional tuition. It was suggested that this situation, of underperformance, was likely to remain a problem as teaching pay was so low that it needed to be supplemented by additional work.

- 3.7.5 The private sector provides a vast array of courses, in terms of subject, duration, level and price. The main areas covered were in the fields of tourism, IT, management and business administration, a range of academic subjects, including maths and English, and education. The shortest course lasted six weeks and the longest, an education course, three years. Prices of courses varied according to institution, subject and duration of course. The cheapest were provided free and the most expensive was Rf 43,000. The price for courses was determined by the cost of running the course, plus a small mark up.
- 3.7.6 The basic income of private providers came from fees. Students or their families usually paid the fees. On other occasions employers paid the fees, usually for specialist courses in IT or management. The teaching staff was usually part-time, coming from either the private or state sector. They also hired foreign tutors who have to be approved by the Manpower Agency, which imposes an 'arbitrary' charge of Rf5,000. The teachers used were either currently practising in the state sector or retired. They were usually paid on an hourly rate of around Rf100-120.
- 3.7.7 The principal competitors to the private providers were said to be other private providers and the MCHE, which was said to enjoy an unfair advantage because of the massive state subsidy that it received. One comment sums up the general view: 'There should be free and fair treatment of all providers, including government controlled institutions'.
- 3.7.8 The private providers claimed that quality was assured by the fact that they recruited students, who would only pay for the courses offered if they considered they were getting 'value for money'. However, one of the problems in education throughout the world, in both the public and private sector, is that it is a service in which 'quality' is only assured, if then, by effective internal monitoring processes and by external assessment through inspection and 'success' in externally accredited examinations. They also conceded that 'demand' for their courses may simply arise from the fact that no alternative provision was available. Further evidence of the quality of their provision was that a number of their courses had been accredited by MAB, though, at the same time, they also claimed that MAB was not performing its job properly. Further support for their claim of good quality provision was that their 'pass rates were higher than the College's'. No evidence was provided to support this assertion.

- 3.7.9 The private providers also regarded as 'absurd' the use of the duration of course as a basis for accreditation. One of the claims they made was that they were able to cover course material much more quickly than MAB so requiring a given number of hours for courses would be a waste of scarce resources. If this is the case and since they claimed pass rates in excess of 90% it does seem a waste of scarce resources i.e. inefficient to stipulate the hours of teaching per course as one of the bases for accreditation.
- 3.7.10 They were also very critical of the accreditation process. This was seen as excessively bureaucratic, with every individual course needing to be 'approved'. They proposed accreditation of institutions, with inspection being used to ensure quality. The length of process was said to take too long, sometimes over 12 months, and much longer for private providers than for the College, which they perceived as discriminatory. (At an earlier meeting College representatives argued that the reason why their courses were 'approved' faster was because they prepared their proposals better and were known to have the necessary staff and facilities to service courses.)
- 3.7.11 Most of the issues identified above have been addressed in the provisions on accreditation of qualifications and institutions in the draft Education Act
- 3.7.12 The initiation of courses by private providers was said to arise from their 'monitoring of the market'. If they perceive a 'need' for provision at a cost that enables them to make a return, they will establish the course. They 'respond' as they claimed to 'student demand and occupational needs'. The two main reasons for offering their courses were claimed to be 'student' or 'market' demand and 'national manpower needs'. These two reasons may also be related to the unstated reason for their choice of courses, the opportunity to make money.
- 3.7.13 Further complaints of inequitable treatment of private providers compared to the College included are presented below, followed by recommendations for action.
- 3.7.14 It was 'unfair' that the College could offer modules and courses, but that private providers could only offer courses. This inequity should be removed and private providers permitted to offer modules. Once the accreditation system is reformed both courses and modules should be accredited, either by MAB or reputable foreign institutions.
- 3.7.15 There was claimed to be 'sponsorship discrimination' by the Government. The Government policy towards sponsorship of training of Government employees was described as 'discriminatory' because Government trainees only pay 15% of fees, whilst other trainees pay 60% plus interest at 18%. The Government also sponsors training abroad. Some of this training is available from private providers in the Maldives, particularly in the fields of IT and Microsoft. If the privately provided courses are of

similar quality to those being sponsored, as was claimed, this practice is clearly inefficient as it is wasting scarce resources and exchange. Private providers should also be eligible for government sponsorship.

- 3.7.16 Electricity/water rates of private providers were charged at business rates, but they considered that they should be at lower, educational, rates. This inequity of treatment should be removed if the private providers can demonstrate that they are bona fide education providers.
- 3.7.17 The private providers claimed that there was 'unfairness' because of the level of state subsidy provided for the College, whereas they received no support, financial or otherwise, from the state. If the logic of this argument is followed through the private providers should become part of state provision of education, which the private providers did not want. Apart from the recommendations made elsewhere in this section no further support for private providers should be provided.
- 3.7.18 Private providers wanted greater 'transparency' in education provision. Because of the lack of transparency the degree of 'unfairness' in the treatment of private providers relative to the College was difficult to establish precisely because of a lack of 'openness' about the amount of subsidy the College received, the way its courses were initiated and approved, and in recruitment of staff and students. The College should be compelled to 'open its books', as one private provider said, and be subject to public scrutiny in the same way as private providers.
- 3.7.19 A further area of concern was the use of ADB aid. The private providers claimed that ADB has given a grant of millions of dollars to support education programmes in the Maldives and that the Ministry of HE is to send in proposals to ADB as to how the money is to be spent. At the time of the focus group meeting there has been no consultation with private providers about the use of this aid. Private providers also contended that they should receive a large part of the aid to subsidise their work because they saw it as essential to the development of Maldivian human capital and Maldivian economic development.
- 3.7.20 A number of respondents argued that the loans and scholarship scheme should be extended to include students attending privately provided courses, if they had been accredited by MAB or an overseas body. Apart from the quality of the courses being assured by the accreditation process a number of other advantages might stem from extending the scheme to private providers. It would increase competition between providers which might be expected to reduce costs and/or raise quality. It would almost certainly prove significantly cheaper than sending students abroad and provided the courses were of the same quality as those abroad, efficiency would be enhanced. In addition, foreign currency would be saved.

- 3.7.21 The concerns raised above suggest that there may be inequities in the treatment of private providers compared to the College and that both exchange and production efficiency (see earlier definitions) might be enhanced by reducing the disadvantage which the private providers currently experience relative to the College and implementing the recommendations made above.
- 3.7.22 The TA recommends that the Government give serious consideration to ways of removing the unnecessary barriers that prevent the private sector from making as full a contribution to meeting the tertiary education needs of the Maldives as fully as they could. Given the challenges the country faces in ensuring universal provision of primary and lower secondary education and in widening access to upper secondary education, there will be supply constraints on the expansion of tertiary education. It is therefore in the national interest to give every encouragement to the private sector, subject to the quality assurance requirements set out in the draft Education Act, to expand its contribution to the national tertiary education system.

4 Curriculum and Materials Development

4.1 Review and Analysis of Curriculum Materials

4.1.1 A composite report on the Review and Analysis of Curricular Material is given in Appendix 15. The main findings from the questionnaire survey were as follows:

- The major difficulties students face in learning are due to language problems (66% of responses).
- Students do not understand how to apply the knowledge they have gained in situations where they have to address indirect questions.
- 39% said that textbooks are the basic guides for teachers in the teaching and learning process. Content/topics and the information provide support and facility to properly plan the lessons. At times textbooks are the only teaching aid for the teachers. Many confirmed that textbooks helped them to prepare their notes and help to develop knowledge and understanding. Workbooks are used to support or practice after the students have learned the process and to prepare worksheets.
- In response to the question on how to make the present textbooks/workbooks more effective, it was indicated that no textbooks cover the whole syllabus. If there were textbooks which covered all the topics in the relevant syllabus, it would be useful for new teachers as well as students. Also the textbooks should contain more practical examples and more stimulating questions. The textbooks should express ideas through pictures, diagrams, illustrations etc. and use simple language as Maldivian children find learning in English difficult.
- Respondents also suggested that topics on more day to day related activities would generate interest and that the inclusion of present day inventions and applications would attract students.
- Only a limited number of textbooks are available in the market and those available are not sufficient to cover the syllabus. A separate textbook to cover the whole syllabus or availability of many textbooks by different authors could improve the overall standard. Textbooks should contain a lot of motivating themes and content should be up to date.

4.1.2 Based on the above findings the following conclusions and suggestions are made:

71. The majority of teachers in the lower secondary grades are expatriates and they find it difficult to translate the examples given in the prescribed textbooks into Maldivian context. Therefore supplementary materials, in Maldivian context, are needed to support the imported textbooks.
72. The medium of instruction, English, is a second language to the students. This leads to difficulties in comprehending what is learnt. Thus supplementary material in simpler language, but incorporating technical terms wherever necessary, is essential.
- The examples given in the textbooks are foreign to the students, which does not help them to visualise the situation. Inclusion of examples related to the day to day experiences of the students, wherever possible, is essential.
 - Only a very small percentage of the lower secondary teachers have received training relevant to the subjects they teach. Therefore it is essential to conduct regular training programmes for all lower secondary teachers throughout the country to make them familiar with the syllabus content and examination requirements.
 - As there is a shortage of reference books, which teachers could use to plan their lessons, provision of resources such as reference books, charts, equipment and chemicals for schools is recommended.
 - Both in working sessions with the teachers and responses to the questionnaire, the importance of the use of audio-video material has been emphasised. Therefore developing audio – video material, wherever possible in Maldivian context, to supplement the textbooks, along with written supplementary materials, is recommended.
- 4.1.3 The review and analysis of curriculum materials were used to inform the work on capacity building for curriculum materials, wherever. Thus there was an emphasis on using plain English, incorporating pictures and diagrams, practical activities in which knowledge was applied, practical examples from real life, stimulating questions, motivating themes and up-to-date content.

4.2 Capacity Building for Curriculum Materials

- 4.2.1 The workshop participants were competent in their subject knowledge and had good ideas for lessons and materials. The main skill they had to develop was to explain in writing to those who would use their materials exactly how the material might be used and setting out alternative strategies and lesson structures. During the discussions several modes, such as role play, dramatisation, game, Power Point presentation etc. were suggested. Regional variations also were taken into consideration. Suggestions

were given for the presentation of stories, events etc, to attract students' attention and stimulate their imagination.

- 4.2.2 The draft supplementary materials in each subject area, developed in between missions, were revised and final drafts were prepared. The Business Stream group has succeeded in developing the final drafts of 103 pages and the Science Stream group 116 pages.
- 4.2.3 In spite of the fact that the participants were first generation writers, the materials produced were of good quality. Though one objective of this exercise was to identify examples, in Maldivian context, to supplement the examples in the prescribed textbooks, in reality it was found that examples in Maldivian context cannot be found for all topics in each subject area. However, an attempt was made to include examples in Maldivian context wherever possible.
- 4.2.4 Moreover, wherever possible, the interrelationship between related subject areas was identified. This enhanced the possibility of reinforcing the key points across the subjects. Also this reduces the confusion created in students when the same topic is introduced in different ways in different subject areas.
- 4.2.5 These supplementary materials will be trialled in 20 schools around the country in year 2006 on a pilot basis by EDC. The National Consultant (in his capacity as a staff member of EDC) will be responsible for the trialling of the materials and all other matters related to the supplementary materials. Materials trialled in schools will be revised based on the findings. Periodical assessment/review of the material will be carried out to form the new final revised version.
- 4.2.6 During the trialling period continuation of development of material and development of new material in specific subject areas will take place and by the end of 2006 trialled materials will be revised and finalised for printing and distribution to all secondary schools in 2007. The printing and distribution of the materials will be undertaken by the EDC. The Director General of EDC suggested that for trialling, the materials could be given to the 20 sample schools on CDs.
- 4.2.7 The trained writers will continue to develop supplementary material in their relevant subject areas. Especially, the four student teachers who were trained will continue their writing as a part of their normal work in the schools where they will be placed in year 2006. That is, they will incorporate developing of supplementary material with their lesson planning for their normal classroom learning-teaching process. This will give them the opportunity to try out the material as a part of their learning-teaching process and make revisions before sending them to EDC. The other six writers (3 from EDC, 2 from FE and 1 from FMC), who are stationed in Male', will directly interact with the National Consultant at EDC.

- 4.2.8 On the assumption that the schools where these four student teachers will be placed next year will have access to internet facilities, it is suggested that the materials they develop be sent by email to EDC. This will save time and money. Also this could establish a network, in a distance mode, to exchange ideas across the country.
- 4.2.9 In using these supplementary materials in conjunction with the prescribed textbooks for lower secondary classes, the subject teachers in the lower secondary classes need to be oriented to the use of these materials. These materials contain lots of suggestion on delivery of the lesson using various modes of approaches. Methods such as group work, discussion, PowerPoint, OHP, drama, role play etc. in the delivery of a lesson in the lower secondary classes have not been tried out by the teachers for various reasons. A training programme for teachers on the use of these supplementary materials, especially with a focus on activity based learning, is essential.
- 4.2.10 The prospective writers who have been trained under this project could be the resource persons to conduct such training programmes for teachers. The National Consultant could take a lead role, as a member of the EDC staff.
- 4.2.11 These prospective writers are young and with little or no experience as trainers. Therefore they need to be trained as trainers. With further training these 10 persons could be developed as future curriculum developers. Also they will have to be kept in constant contact with work related to curriculum development.
- 4.2.12 At a meeting with the Director General of the EDC it was agreed that EDC will continue the process of developing supplementary curricular material, first using the personnel trained under this project and then identifying and training new prospective writers from the school system. The core group will be the persons trained under this project led by the National Consultant, in his capacity as a member of the EDC staff.

4.3 Textbook Selection, Production and Distribution Policy

4.3.1 The main features of the current policy are:

- The EDC is the responsible body for selection of textbooks, in this case the lower secondary textbooks for IGCSE and Cambridge GCE O Level
- The criteria for selection are:
 - the books should be able to be used for three years – from Grade 8 to 10

- the cost of books should be as low as possible, so that the parents will not be burdened
- the books should cover at least 80% of the content of the relevant syllabus so that purchase of additional supplementary books can be avoided
- The process of selection is through consultation
 - Initially, teachers from schools – small and large – were consulted through Subject Teacher Committees. These meetings were organised by the Ministry of Education
 - These STC meetings are not conducted any more. Instead it was decided to conduct meetings at EDC involving teachers for the selection of books, but it was found not to be effective as many teachers did not turn up for these meetings.
 - The present strategy is to communicate in writing with teachers throughout the country. Letters are sent to the schools nationwide seeking opinions on selection of textbooks. The advantage in this method is that more schools are involved in the process of selection of textbooks.
- Once the textbooks are selected, EDC compile a list of books and forwards it to the Planning Section of the MOE. The Planning Section studies the list of books to explore the possibility of identifying publishers who will be willing to become co-publishers so that the cost of purchase could be brought to a minimum. Publisher(s), thus selected, will be given the assurance by the MOE that a specified quantity will be purchased within a period of three years. In this negotiation MOE and publisher(s) will agree on the cover price, which will be the market selling price.
- The period of three years is stipulated to ensure that any change in the syllabi by the examining bodies will not affect the pupils as these examining bodies, generally, give notice of possible changes in the syllabi three years prior to the changes being implemented.
- The booksellers are then informed of the approved books and they will import the books and sell it at the cover price, which gives them a good margin of profit. Also it ensures that all students in country will be able to get a book as even in a small island there is a bookshop and their major source of income is the textbooks. This avoids great expense on transport.

- At present primary grade textbooks and workbooks, and textbooks for Fisheries Science (Grade 8), English (Grade 8), Economics (Grade 8), Dhivehi and Islam (Grades 8 – 10) are being developed and printed in the Maldives.
- The process of textbook production for the primary grades is as follows:
 - EDC designs and develops the relevant textbooks and prepares the camera-ready copies (both soft and hard copies) for printing and hands them over to the Physical Facilities Development Section of the MOE.
 - The Physical Facilities Development Section calls for tenders both locally and internationally. The main criterion is the cost of production.
 - These textbooks will be sold to the booksellers at cost with a stipulated cover price on which a substantial discount will be given so the booksellers can make a comfortable profit. As mentioned earlier, this ensures that every student will be able to get books in his/her own island without much delay.
 - The following will be taken into consideration when establishing the price of books:
 - * the total price for the textbooks in a list for a grade should not exceed the price of a full uniform of a student of that grade.
 - * the total price of individual book should not exceed the postage cost of the book.
 - * there must be a mechanism to provide free books for those who cannot afford them.
- Physical quality control of the textbooks thus produced is the responsibility of the Physical Facilities Development Section of the MOE and the EDC. They will look into the quality of paper used, mode of binding, packing etc.

Commentary on policy

- 4.3.2 The most important criterion in the selection and production of textbooks is cost. Therefore any suggestion for change will have to give priority to keeping costs low.
- 4.3.3 There is no permanent committee or board which is responsible for selecting textbooks. Communicating in writing with teachers throughout in the country is a tedious and time consuming process. However, it does seem to be working well at present. Consulting

large number of persons is quite democratic and transparent, but it has its own drawbacks, such as coming to an agreement on an issue of difference of opinion.

- 4.3.4 In this context, establishing a committee or board of selection, for each subject area, comprising competent persons representing the cross-section of the country is suggested. This committee or board could meet once a year or whenever a textbook or textbooks have to be selected.
- 4.3.5 As pointed out by the Deputy Minister of Education, at present, the responsibility for transportation of the textbooks to the islands is borne by the booksellers. Also the booksellers have to ensure that textbooks reach the islands in time so that students will be able to purchase the textbooks before the school year starts. Therefore any changes in mode of distribution will have to be considered in terms of reducing cost.
- 4.3.6 Co-publishing is one of the strategies which could bring the cost price of the textbooks down, because it gives an assurance to the original publishers of a fixed market for their commodity. The stipulation of a three-year purchase period allows for changes taking place in the syllabus, which is intimated to the clients three years in advance. The possibility of localising the co-published textbook has been explored and found to be more costly because of technical reasons such as remaking the plates for printing.
- 4.3.7 Co-publishing seems to be the best solution for the time being when considering the cost involved in developing textbooks locally. Also the arrangement with the bookseller for distribution of textbooks to the island ensures textbooks reach students on time.
- 4.3.8 The TA recommends that the strategy of co-publishing of text books should be supplemented by the development of materials in the local context. This strategy can help to meet the demands of teachers as expressed in the Review of Curriculum Materials. In this direction the TA has developed a Curriculum Materials Development Manual (see Annex 5), which in conjunction with the training programme piloted in Mission 2, can create a basis for ensuring that the Maldives has an adequate supply of trained curriculum material writers.

Recommendations on Stages of Materials Production

- 4.3.9 The following recommendations on materials production are offered:
- EDC should be responsible for the revision of the syllabus.
 - The revision of the syllabus at lower secondary should be a three to five year process.
 - The revision process should be preceded by a fact finding mission on the relevance of the existing syllabus to the needs of the country and the job market.

- Various relevant government and non government organizations should be consulted during the revision process.
- A panel of not less than five members should be chosen from relevant sectors to contribute the final revision of the syllabus document.
- Once the syllabus is developed it should be approved by the relevant authorities, e.g. the appropriate Ministry or private sector
- EDC should then develop the relevant textbooks for the syllabus.
- Textbook development can be undertaken by curriculum developers at EDC or it could be written by external writers but must be edited by curriculum developers at EDC.
- Once the first draft of the book is ready it should be presented to the subject panel and to the relevant authorities for comment.
- Corrected version of the material must then be trialled for a period of one year before it is printed and published.

Appendix 1: TORs for TA Consultant Team

A. International Consultants

1. Specialist in Education Legislation (3 person-months)

The consultant will:

- (i) Work closely with Ministry of Education (MOE) to develop and outline the contents of the draft Education Act for Government approval
- (ii) Discuss with the Attorney General's Office, Law Commission, Ministry of Justice, and other legal bodies, the procedures for drawing up and submitting the draft Education Act to the Cabinet and to the Parliament
- (iii) Review education-related legislation and regulations and international conventions related to education that Maldives conforms to, and assess Government's education policy, priority, and reform needs in preparation of the Education Act
- (iv) Draft MOE requirements (content and focus) of the proposed Education Act
- (v) Meet with stakeholders to seek inputs and feedback on the draft document and consider amendments
- (vi) Assist MOE with holding public meetings to seek clarification and reaction to the draft Education Act
- (vii) Prepare milestones and a time frame needed to enact the legislation
- (viii) Prepare guidelines for implementing the legislation, and
- (ix) Prepare an analytical chapter on the Education Act for the final report

2. Specialist in Education Finance and Student Financial Assistance (3 person-months)

The consultant will:

- (i) Examine the current out-of-pocket expenses paid by students and determine the affordability of ongoing postsecondary education programs in the Maldives

- (ii) Review existing higher education financing policies, financial management, investment strategies, and resource forecasts, including analysing of the effectiveness of the current targeting of support to the poorest groups across atolls
- (iii) Prepare indicative medium-term post-secondary education financing frameworks and resource envelopes, including requirements by the government, private sector, and agencies
- (iv) Conduct face-to-face survey interviews to determine household expenditures for education, both current and projected, including their capacity and willingness to pay for postsecondary education, and assess how fee structures may affect student enrolment
- (v) Undertake a poverty and economic assessment to explore the viability of and justification for future sector financing, including mechanisms to benefit the poor, and potential gains from targeting disadvantaged groups
- (vi) Prepare and recommend sustainable mechanisms to make postsecondary higher education more affordable to the disadvantaged groups, including student loan schemes and procedures for them
- (vii) Work closely with MOE to hold stakeholder meetings to obtain feedback on recommendations offered, and
- (viii) Prepare an analytical chapter for the final report, highlighting the constraints facing financing postsecondary education in the Maldives, and offer recommendations on how to finance postsecondary education given the projected budgetary limitations

3. Specialist in Curriculum and Materials Development and Student Achievement Performance (2 person-months)

The consultant will:

- (i) Review the curriculum materials used in current O-level syllabuses, recommend changes to improve academic performance and assess the need for a revised curriculum, syllabus, and textbooks and learning materials to accommodate large numbers of O-level exam takers throughout the Maldives;
- (ii) Outline options to develop curriculum materials in grades 8 to 10 that can be linked to academic performance and standards and work closely with MOE to

develop a revised textbook selection, production, and distribution policy and system; and then present recommendations to key stakeholders for comment;

(iii) Work closely with MOE curriculum staff to develop capacity to write curriculum materials in-house, via short-term training and in consultation with MOE, propose a short-term training programme for Ministry staff and others in the development of curriculum materials in the context of the curricula and syllabi of subjects in the commerce and science streams.

(iv) Prepare a chapter for the final report summarising the findings, analysis, and recommendations.

B. National Consultants

1. Specialist in Education Legislation (4 person-months)

The national consultant will work closely with the international specialist to obtain knowledge and information necessary to prepare the draft Education Act. The consultant will:

(i) Advise the Ministry and the international specialist on the legal frameworks and the law-making process in the Maldives

(ii) Review all the laws, acts, and regulations and education policies related to education, the youth, and children's rights, and identify those that may require amendments to conform to the new education legislation

(iii) Provide legal opinions and draft amendments to laws, rules, and regulations to conform to the new education legislation

(iv) Be familiar with the international conventions related to education that the Maldives conforms to

(v) Translate the draft amendments prepared in English into the official Maldivian language (Dhivehi)

(vi) Assist MOE in holding public consultation meetings to seek inputs, clarifications, and reactions to the draft Education Act, and

(vii) Assist the international specialist to prepare guidelines for implementing the legislation.

**2. National Consultant in Finance and Budgeting (4 person-months) and
3. National Consultant in Curriculum and Materials Development and Student
Achievement (3 person-months)**

The national consultants will work closely with their international counterparts to obtain knowledge and information necessary to prepare options for increased access and sustainable financing of education and to develop a textbook and examination strategy. The national consultants will:

- (i) Work closely with the international consultants to collect data, organise appointments, and attend meetings;
- (ii) Liaise with MOE and the international consultants in planning meetings and appointments, and obtaining data and information
- (iii) Provide background information and advice to help the international consultants understand the status of issues related to performing their tasks
- (iv) Advise counterpart team members on procedures and products currently available in the Maldives education system with respect to the key areas being developed by the technical assistance, and
- (v) Assist MOE and the international consultants to conduct workshops and interviews

Appendix 2: Meetings Held and Documents Reviewed in Inception Mission

Meeting	Status
Minister of Education	Held
Deputy Minister of Education	Held
Director General of Ministry of Education	Held
Minister of Higher Education	Not held
Assistant Executive Director of the Department of Higher Education and Training (DHET) – three meetings	Held
Deputy Director DHET – several meetings	Held
Ministry of Finance and Treasury – two meetings	Held
Attorney General	Held
Law Commission	Held meeting with former member
Ministry of Justice	Held
Maldives Accreditation Board	Held
Educational Development Centre (several meetings)	Held
CCE	Held
Department of Public Examinations	Held
Two working sessions with Male' teachers	Held
Educational Supervision and Quality Improvement Section	Held
MCHE	Held
College of Islamic Studies	Invitation to meet declined
Ameeniyah School	Held
Male' English School	Held
CHSE	Held
Iskandhar School	Held
Dharumavantha School	Held
Public Facilities Development Section (MOE)	Held
Ministry of Planning and Development	Held
Ministry of Employment and Labour	Held
Minister of Gender and Family	Held
Ministry of Youth and Sports	Held
Integrating Human Development Project	Held
Employment Skills Training Project	Held
Chamber of Commerce	Held
Tourism Council and Agriculture & Fisheries Council members	Held
Maafushi School	Held
Guraidhoo School	Held
Training providers (MAPS, MLC and Clique)	Held

Documents
Vision 2020
Education Master Plan (1995 Review)
Education Strategic Plan
Sixth National Development Plan 2001 -2005
UNDP Poverty Assessment Report
Science and Technology Master Plan Final Report 2001
Household Expenditure Survey 2003-04
Statistical Year Book 2004
Educational Statistics (2001, 2003 and 2004)
ADB Employment Skills Training Project Report (2003)
World Bank Second Education and Training Project - Mid Term Report (2002)
Integrating Human Development Project Plan
Education Act Malaysia
Education Act Singapore
Examples of Maldivian Laws
International Convention – Education for All
International Convention – Rights of the Child
Teachers' conditions of employment
Paper on basis for determining number of teacher and promoted posts
Framework for the National Curriculum
O Level examination results (2003 and 2004)
A Level results for CHSE 2004
ESQIS supervision visit instruments and reports
MCHE Annual Report 2003-2004
MCHE Strategic Plan 2001-2005
Tracer Study for Graduating Class of 2003 (MCHE – Faculty of Engineering Technology)
Information on MCHE programmes
Maldives National Qualifications Framework
Pre-Qualifying Criteria and Application for Course Approval (MAB)
Approved Courses of Study (2001 – July 2004) (MAB)
Maldives National Youth Policy 2003
Male' Youth Employment Survey Report 2003 (MYS)
Illawarra Technology Corporation – Impact of the Overseas Scholarship Programme 2003

Appendix 3: Responses from Consultation Conferences on Draft Content of Education Act

1. The main areas of content proposed for the Education Act were as follows:
 - Making primary education compulsory
 - Placing a legal requirement on parents to send their children to lower secondary education where there was a reasonably accessible school
 - Giving more decision making powers to schools
 - Creating a localised curriculum, i.e. making curriculum content more relevant to life in the Maldives
 - Giving students a choice of taking either (or both) national and international examinations
 - Creating a Register of Teachers (including requirements for teachers to obtain certain qualifications and complete a probationary period before becoming registered)
2. The responses of consultation conference participants to the proposed content is summarised in the table below.

Table: Summary of Responses to Consultation Questionnaire

Question	Haa Dhaal		Addu		Gaaf Dhaal		Total	
	Yes	No	Yes	No	Yes	No	Yes	No
Compulsory primary education	56 95%	3 5%	29 100 %	0 0%	49 100 %	0 0%	134 (98 %)	3 (2%)
Compulsory lower secondary education if reasonably accessible	50 85%	9 15%	18 62%	11 38%	30 61%	19 39%	98 (72 %)	39 (18 %)
More decision making powers for schools	57 97%	2 3%	29 100 %	0 0%	49 100 %	0 0%	135 (99 %)	2 (1%)
Curriculum content more related to life in Maldives	57 97%	2 3%	25 86%	4 14%	44 90%	5 10%	126 (92 %)	11 (8%)
Choice of local and international examinations	52 88%	5 12%	24 83%	5 17%	49 100 %	0 0%	127 (93 %)	10 (7%)

Register of Teachers	57 97%	2 3%	29 100 %	0 0%	49 100 %	0 0%	135 (99 %)	2 (1%)
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3. Respondents overwhelmingly supported the idea that primary education should be compulsory. Little was added by way of comment except to say, for example, that primary education was an important foundation for secondary education and the key to universal literacy.
4. The idea that lower secondary education should be compulsory where there was a reasonably accessible school provoked more debate. Around 40% of participants in Addu and Gaaf Dhaal thought this proposal should not be enacted. However, the differences of view were probably more apparent than real. Many of the positive responses were 'yes, if' and the negative responses 'no, unless'. In other words, the majority of respondents thought that this provision would work only under certain conditions. The main conditions were that the Government should provide accommodation and transport facilities for students who would have to travel to other islands; some also mentioned financial assistance to buy items such as books and uniforms.
5. Greater delegation of power to schools received almost unanimous support. The main areas of responsibility that participants wished to see delegated to schools were:
 - Selection and dismissal of teachers
 - Recruitment and expulsion of students
 - Student discipline
 - Budgetary powers
6. There was strong support also for localising the curriculum and giving students a choice of national and international examinations. Little comment was added; most respondents believed that localisation was a self-evident good. However, some concerns were expressed about whether national examinations would be recognised by foreign universities.
7. The proposal for a Register of Teachers received virtually 100% support. There was little further comment on the proposal itself but considerable discussion on the qualifications that should be required for teacher registration. The TA had proposed the following minimum qualifications:
 - Primary – Training Certificate + satisfactory completion of probation
 - Lower Secondary – Training Diploma + satisfactory completion of probation

- Higher Secondary – Degree + teaching qualification
8. Most respondents thought these proposals appropriate. Many added that primary teachers should have gained O Levels/GCSEs and lower secondary teachers should A Levels. These represent the current entry requirements to Training Certificate and Training Diploma respectively and had been implicit rather than explicit in the proposals made by the TA team.
 9. However, there were also some alternative proposals offered, the most common of which was that lower secondary teachers should also be required to hold a degree. Some also wished higher secondary teachers to have Masters degrees.

Appendix 4: Seminar on Accreditation and the MNQF

28 November 2005

Aim of Seminar

To discuss and review arrangements for accreditation of institutions and qualifications, to assist in the formulation of recommendations on the higher education content of the draft Education Act.

Programme

08.30 – 08.45 Introduction and Welcome: Mr Anwar, MAB

08.45 – 09.15 Introduction to Strengthening the Framework of Education Towards Vision 2020 and proposals for an Education Act: Ron Tuck, Project Team Leader

09.15 – 10.30 National Qualifications Frameworks and Accreditation: the International Experience: Ron Tuck .

10.30 – 11.00 Coffee/tea break

11.00 – 12.15 Management of NQF and Accreditation of Qualifications

Accreditation of Institutions and Criteria for College and University Status

(Small Group Discussions)

12.15 – 13.00 Report back from small groups and plenary discussion

13.00 – 14.00 Lunch and Close

Attendance

To be provided by MAB

Appendix 5: Consultation Conferences on Draft Education Act

1 Consultation Conference on Education Act for Male' Schools

29 November 2005

Aim of Conference

To discuss and comment on the contents of the draft Education Act and make recommendations for changes to the draft Act.

Programme

09.00 – 09.10 Introduction and Welcome

09.10 – 09.40 Presentation on Draft Education Act: Ron Tuck, Project Team Leader

09.40 – 10.30 Small Group Discussion

10.30 – 11.00 Coffee/tea break

11.00 – 11.30 Small Group Discussion

11.30 – 12.30 Reports back from small groups and plenary discussion

12.30 Close

Attendance

Representation from:

Jamaluddin School (2)

Iskandhar School (3)

Aminya School (1)

CHSE (3)

Arabiyya School (2)

Thaajuddeen Scholol (2)

Majeediyya School (2)

Maduddin School (2)

Ameer Ahmed School (2)

Fareediyya School (1.5)

Dharhmanawantha School (1.5)

Madhrasathul Aliya (2)

Falah Pre-School (2)

2 Consultation Conference on Education Act for Schools in Central Zone

1 December 2005

Aim of Conference

To discuss and comment on the contents of the draft Education Act and make recommendations for changes to the draft Act.

Programme

09.00 – 09.10 Introduction and Welcome

09.10 – 09.40 Presentation on Draft Education Act: Mohammed Shahdy Anwar, National Consultant

09.40 – 10.30 Small Group Discussion

10.30 – 11.00 Coffee/tea break

11.00 – 11.30 Small Group Discussion

11.30 – 12.30 Reports back from small groups and plenary discussion

12.30 Close

Attendance

K. A.E.C (1)
K. Gaafaru Madharusa (2)
K. Dhiffushi School (3)
K. Huraa School (3)
K. Himafushi School (2)
K. Gulhee Madharusa (3)
K. Maafushi School (3)
K. Guraidhoo School (3)
AA. A.E.C.
AA Thoddoo School (3)
AA Bodufulhadhoo School (3)
AA. Himaudu ??? School (3)
ADH. A.E.C. (3)
ADH. Atoll School (2)
ADH. Hannaameedhoo School (3)
ADH. Omadhoo School (1)
ADH. Kuburudhoo School (3)
ADH. Mandhoo School (3)
ADH. Dhagethi Madharusa (3)

ADH. Dhigurashu Madharusa (3)
ADH. Fenfushi Madharusa (3)
ADH. Dhidhdhoo Madharusa (2)
ADH. Dihgurah School (1)
ADH. Atoll School (1)
M. Maduvaree School (2)

3 Consultation Conference on Education Act for Ministries and NGOs

5 December 2005

Aim of Conference

As per other consultation conferences

Programme

As per programme for Male' Schools Conference

Attendance

Representation from:

Supreme Council for Islamic Affairs
Ministry of Youth and Sports
Ministry of Atolls Development
Ministry of Transport and Communication
Ministry of Environment, Energy and Water
Maldives Police Service
Ministry of Information and Arts
Maldives College of Higher Education
Ministry of Fisheries, Agriculture and Marine Resources
Ministry of Health
Care Society
Villa Foundation
Attorney General
Society for Health Education
Ministry of Gender and Family
Ministry of Justice
UNICEF

4 Consultation Conference on Education Act for Section Heads of MOE

5 December 2005

Aim of Conference

As per other consultation conferences

Programme

As per programme for Male' Schools Conference

Attendance

DPE (2)

EDC (4)

ESQIS (6)

CCE (3)

Male' Schools Zone (2)

D - Section – HRD (1)

G - Section – Physical Facilities (1)

Appendix 6: Recommendations from Seminar on Accreditation and MNQF

A. Accreditation of Qualifications and Management of NQF

1. Qualifications should be accredited once, not separately for each institution.
2. International qualifications: query the competent accreditation body for the accreditation status of the qualification. If not covered by a national accreditation system, apply same procedure as for Maldives qualification.
3. Qualification accreditation process: refer draft qualification to professional body where one exists and **respect** its opinion. Where there is no body, MAB will set up a professional panel relevant to that field. Should be both paper-based and meeting.
4. Distinguish *level* (the difficulty of the qualification), *size* (no of credit hours) and *purpose* (what the qualification is intended to achieve). Level of difficulty: match against descriptors. Can be qualifications of different sizes at all levels. Qualifications at the same level are equivalent in difficulty but are not the same – may have very different purposes. There should be a range of programmes at each level of different sizes and with different purposes, especially on the vocational side.
5. Vocational qualifications should be output-oriented (competence level), not time-bound. Academic qualifications should have specified study times.
6. After initial accreditation, there should be spot checks for local qualifications. Where there is an international exam body, this is isn't necessary.
7. The MNQF should be managed by an independent body. Name should be Maldives Qualifications Authority.

B. Accreditation of Institutions

Accreditation criteria should cover:

- Physical environment
- Academic staff
- Student services
- Management staff
- Programmes
- Teaching and learning resources
- Governance

The criteria should become progressively more demanding for:

- Training institutions
- Colleges
- Universities

(Examples given)

Appendix 7: Recommendations from Conferences on Draft Education Act

Aims of Education

Clarify social and civic responsibility
Maldives culture must be included in the syllabus
World history and culture

The Formal Education System

Rights and Responsibilities of Children, Parents and Teachers

Safe learning environment
Children and teachers should respect each other
Parents – ethics and values. Breakfast before school
Rights, benefits and promotion to be identified
What is free education?
Responsibilities of school management
Basics of what a school should have – equity regardless of location
Special needs
Is higher education free?
Special provision for low achieving students
Safe work place
What happens if student expelled?
Add society's responsibilities
Children's rights – introduction to Islamic tradition
Safe and secure environment for teachers + proper training
Include responsibilities of school management

Pre-School Education

Include in formal education as soon as possible
Pre-school teachers should be paid adequately
By year 2010
'Provision' should be defined: easy access + trained teachers
ASAP – give technical help to existing ones

Compulsory Education

Free computers and books
Primary – all schools should have equal resources
What is free education?

School Boards

Additional senior member of school should be on Board
Sanctions for schools – what are they?
What is the role of the student on the Board?
Should be a budget for running School Board
Meeting at least once a term
Board member allowance
Include Island Council member
Responsibility to select prefect board
Big Boards should include session in charge
Responsibilities – create school action plan
Members from island committee, women's council, youth council
Number of members should vary with size of school
Perhaps more students
Extend the role
Should be elected

Education Tribunal

Can foreign teachers apply to Tribunal?
Mechanism for appeal should be clearer
A Tribunal in each zone

Register of Teachers

Dhivehi and Islam teachers do not have degrees
Should be assessment after the two-year period
Five years should be given to train untrained teachers
Include zone co-ordinators on Council
Foreign teachers should have same qualifications and experience

School Curriculum and Examinations

Exam procedures for special needs students
After primary level vocational education is required
Include Maldives history as a subject
Teach laws of country
School should have the facilities to teach curriculum
Vocational training should be available in schools

Quality Assurance of School Education

Educational supervision should be more independent – not EDC or ESAQIS
More frequent – once a year

Other

Include prayer times in timetable. Prayer rooms in all schools
Access to higher education in the Maldives
Importance of religious education (prayer facilities, prayer times in timetable, Q'ran taught from Yr 1 – 12). Teach Arabic in schools
Health focal point in every school
Every school should have a counsellor
More responsible use of computers (pornography access)
Secondary – abandon automatic promotion
Upper sec – each atoll should have school + boarding facilities
HE teachers should be trained
School environment should be defined

Appendix 8: Responses from Meetings with Ministries and NGOs on Draft Education Act

Aims of Education

Islamic beliefs to be understood as taking an ijthihad approach
Include morals and ethics

The Formal Education System

Include non-formal and continuing education (tuition services etc, 0-4)
Definition should not be limited to classroom education (leisure and extra-curricular and skill development)
Make clear tertiary education includes vocational
Pre-school centres 'in receipt of funding' - delete

Rights and Responsibilities of Children, Parents and Teachers

What is free? Is this attainable?
Rights **should** have corresponding responsibilities (Children – proper usage of facilities etc)
Encourage child participation even at pre-school and primary levels
Define professional care (teachers) – no case law to determine this
Emphasise student safety
Include duties of education-related institutions
Disabled standard – to be able to be functional within the society to some extent
Pathways for accelerated learning and provision for gifted children
Change 'allows' to 'requires'
Appointment as well as dismissal of teachers
Refer to mentally and physically disabled students more specifically
Promote inclusive education
Include roles and responsibilities of the community – providing support etc

Duties of Ministry of Education

Include responsibility for S4 (a) (v)
Include tertiary education
Environment-friendly schools
Practise an inclusive approach in schools
Recruitment and dismissal of teachers should go under GTC

Pre-School Education

a) Is this a vision statement? Sustain beyond 2015
b) Include tertiary education
Earlier than 2015

What does 'provision' mean?

'All children' – inclusion of children with disabilities/gifted

Compulsory Education

Free?

Non-attendance – legal sanctions?

Waiting for universal provision will be detrimental to children who could obtain such service

Again, date target is vision statement – replace

Funding and facilities should be put in place to make lower sec education universal

Make pre-school compulsory

School Boards

Board should reflect size of school population

Voting procedure to be specified

Parent on Board once child left not advisable

Student shouldn't be chair

Renewal for how many terms?

Mandate should be first provision under heading

Shouldn't be student on Board

Education Tribunal

Heading to be amended to General Teaching Council

Mandate first

Register of Teachers

With B.Ed you don't need probationary year

Expats should be registered for duration of contract

Eligibility should be same for all grades – anyone who holds minimum requirement should be eligible

School Curriculum and Examinations

Small country can't afford double standards (no to national examinations)

Quality Assurance of School Education

Curriculum needs to be reviewed by external body

Facilities should be checked

Other

Shouldn't have automatic promotion

All educational institution should be registered and then treated with the same preference as formal education system in provision of funding etc

Formulate a system, involving Ministries of Education and Higher Education in establishing policies for all groups of education
There should be a Vocational Education Council

Appendix 9: Recommendations from Meeting with Section Heads of MOE on Draft Education Act

To Follow

Aims of Education

Add 'and values' to 'Islamic beliefs'

The Formal Education System

More should be said about non-formal education (here and throughout the Act).

Rights and Responsibilities of Children, Parents and Teachers

Rights and responsibilities of MOE staff? But pointed out that there couldn't be separate rights and responsibilities for different Ministries.

What will happen to students who are expelled? Duty of MOE to provide education.

Duties of Ministry of Education

Shouldn't be specific about categories of special need.

Inclusive education should be emphasised more.

Inclusive education – is it feasible?

Add responsibility for continuing education.

Pre-School Education

No comments.

Compulsory Education

Grades 1 – 10 should be compulsory.

Need for an accurate register of children of school age.

School Boards

Doubts, based on previous experience, as to whether capacity exists.

Proposal to have island or atoll boards responsible for a number of schools.

Shouldn't their role be advisory? How can school boards actually manage schools?

Education Tribunal

Doubt cast on need for Tribunal because of Public Complaints Commission and because teachers are civil servants, who shouldn't be treated differently from other civil servants.

Register of Teachers

What happens to teachers who are struck off?

School Curriculum and Examinations

Shouldn't make reference to O Level/GCSE as benchmark in the Act.

Quality Assurance of School Education

EDC and DPE are departments of MOE. Their functions should not be singled out for mention in the Act.

Definitions

'Tuition' is ambiguous in Maldives context.

Other

The content of the Act will be subtly changed when translated into Dhivehi; need for further round of consultation.

Appendix 10: Parental Survey Questionnaire (Component 2)

Background to these questions

One of the issues that this mission is centrally concerned with is the financing of post-compulsory students (PCS). The Maldivian government policy, unless the priorities of the new administration have changed, is concerned with what may be seen superficially as two contradictory interests: increasing access to PC and to introducing more cost-sharing for those students. One of the reasons for pursuing a policy of greater cost-sharing is that with increasing demand for PC it would be impossible for the Government, given its budgetary constraints, to support these students through either of the current student support schemes, scholarships and loans. These are described elsewhere in the Report (ref). Alternative sources of funds are needed and they must arise from one of the following: private sponsorship, international aid, industry or from student households themselves. The potential of the first three will not be explored in this section, which will focus on how to discover the potential of HHs to support their children's attendance in PC education.

There are two aspects to this question: the ability of HHs to pay towards education and their willingness to pay. The questionnaire is designed to address both these issues and also to attempt to unravel the reasons for HH attitudes.

Covering letter

Dear Parent,

We are conducting a survey on behalf of the Government into patterns of household spending on education. The information will be used to inform Government policy with respect to whether there should be any changes to the financial support that households need. All responses will be confidential.

Thank you for your help.

Yours,
Aminath Asra
Deputy Director,
Department of Higher Education and Training

Questionnaire

1. *Background characteristics:*

Your atoll and island	

Number of people over 18 in the household?	
--	--

Household head's highest level of education?	Primary (G1-7)	<input type="checkbox"/>
(Please tick against the appropriate box)	Lower Secondary (8-10)	<input type="checkbox"/>
	Upper Secondary (11-12)	<input type="checkbox"/>
	Tertiary	<input type="checkbox"/>

What is the job of the head of the household?	
---	--

What is their occupation?	
Income in MRF	

Particulars of children in the family/HH	Male	Female
Less than 3		
3-5		
6-13		
14-18		
19+		
Total in HH		

How many attend school?	Male	Female	Total

Do any attend tertiary education?	Yes	No
If yes, how many?		

2. HH spending pattern:

What percentage of HH income is spent each week on the following?

(If you have actual figures please include them).

a) General questions

	Amount in MRF
Accommodation	
Food and drink	
Travel	
Leisure activities	
Other (please specify)	

b) Education spending per annum

	Amount in MRF
School fees, if any	
School textbooks per child	
Exercise books and other school materials per child	

Do any of your children receive additional tuition	Yes	No

If so, how many?	
------------------	--

What is the average cost of this tuition per child?	MRF
---	-----

What is/are the reason(s) for buying additional tuition?	

Has the family taken out a loan to help pay for education?	Yes	No

If so, how much is the family paying annually?	MRF
--	-----

Other education spending (please specify the item and its cost).

Item	Cost in MRF

c) Attitudes to education:

Do you think that the quality of primary school teaching is?	Very good	Good	Average	Poor	Very poor
(Please tick your view)					

Do you think that the quality of secondary school teaching is?	Very good	Good	Average	Poor	Very poor
(Please tick your view)					

Would you be prepared to pay more towards your children's education per annum?	Yes	No

How much more per annum would you be prepared to pay for your daughter's education?	MRF
---	-----

How much more per annum would you be prepared to pay for your son's education?	MRF
--	-----

Would you be prepared to pay more for your child's education if the quality of education was improved?	Yes	No

If you answered yes to question -, how much more would you be prepared to pay per annum for your child's education?	MRF
---	-----

Appendix 11: Questionnaire for Private Providers

Rationale for questionnaire

A large number of Maldivian students are known to attend private institutions, but details of the range of courses offered, scale of provision and charges were scanty. This questionnaire is intended to repair this lacuna and also to obtain private providers views of the current structure of provision and how it might change in the future. The results of this questionnaire will supplement other information obtained from private providers obtained through interviews and seminars. The totality of information gathered through this questionnaire and other sources will enable a fuller understanding of private provision and help to inform government policy towards privately and publicly provided education in the Maldives.

Covering Letter

Dear Private Provider,

A team of local and international consultants as part of an Asian Development Project is currently examining provision of education in the Maldives. As part of this project we are interested in knowing details concerning private provision, including course offered, prices charged, if there are any constraints on their activities and any reforms that they might propose. Answers to this short questionnaire will provide us with some of the information that we need about private provision.

All responses will be confidential.

Thank you for your assistance.

Aminath Asra
Deputy Director,
Ministry of Higher Education, Employment and Social Security

Questionnaire for private providers

Name of private provider:

Provision:

What courses do you provide and what do you charge for them? Please specify below.

Course Title	Student Nos (average)	Length of course	Charge per student (Rf)

How did you decide what courses to provide? Please specify below.

Course Title	Reason for providing it?
.....
.....
.....
.....
.....

How did you decide the price to charge for the courses?

Are your courses accredited?
Delete as appropriate Yes/No

If so, how long did it take to get them accredited? Please specify for each course below.

.....

.....

.....

.....

If there were delays in accreditation do you know what caused them? If so, could you specify the causes below?

.....

.....

.....

.....

Who do you employ to provide your educational services e.g practising teachers, retired teachers? Please specify below.

.....

.....

.....

What do you pay them? Please specify amount in Rf and whether it is per hour, per course or on some other basis.

.....

How do you decide on the level of payment? Please specify below.

.....

What do you estimate your annual income is from private provision?

Rf.....

Competition:

Who else provides the same or similar courses and do you know what they charge?
 Please specify the courses and charges below.

.....

Do you consider that any providers, whether public or private, have an unfair advantage in provision?

Please delete as appropriate Yes/No

If so, could you name the providers and state what their unfair advantage is?

.....

Are there any changes to the regulations governing provision of post-secondary courses that you would like to see introduced? Please delete as appropriate
 Yes/No

What are they and why would you like them changed? Please specify below

.....

The future:

What do you consider to be the future of private provision of education in the Maldives? Please specify below

.....
.....
.....

Why do you hold these views?

.....
.....
.....

What changes, if any, would you like to see in the Government's treatment of private providers of education? Please specify below

.....
.....
.....

What effect do you think these changes would have on the scale, price and quality of private (and public) provision? Please specify below

.....
.....
.....

Thank you for filling in this questionnaire

Appendix 12: Project Steering Committee

1 Membership

Asima Mohamed	Deputy Minister	Ministry of Youth and Sports
Ma'na Rafiu	Director General	Ministry of Gender and Family
Mohmed Zubair	Project co-ordinator	Ministry of Atolls Development
Fathimath Nuzha	Assistant Director	Ministry of Finance and Treasury
Aishath Shadha	Assistant Director	Ministry of Planning and National Development
Ali Musthafa	Principal	Male' English School
Mohamed Shihab	Executive Board Member	Maldives National Chamber of Commerce
Aiminath Naaz	Parent Teacher Association Member	Dharmavantha
Asma Umar	Assistant State Attorney	Attorney Generals Office
Khadheeja Adam	Executive Director	Ministry of Higher Education Employment and Social Security
Fathimath Nasheedha	Assistant Director	Ministry of Health
Ameen Ibrahim	Director	Ministry of Youth and Sports
Fathimath Filza	Assistant State Attorney	Attorney Generals Office
Ashraf Abdul Raheem	Deputy Director	Attorney Generals Office
Ahmed Shafeeu	Director (Chair of Committee)	Ministry of Education

2 Agenda

09.00 – 09.10 Introduction and Welcome: Ahmed Shafeeu

09.10 – 09.30 Introduction to Project: Ron Tuck, Project Team Leader

09.30 – 10.15 Curriculum and Materials Development: Riyaz Jauhary

10.15 – 11.00 Education Finance and Student Financial Assistance: John Mace

11.00 – 11.20 Coffee/tea break

11.20 – 12.15 Education Act: Ron Tuck

12.15 – 12.30 Close

3 Attendance

Fathimath Nuzha	Assistant Director	Ministry of Finance and Treasury
Mohamed Shihab	Executive Board Member	Maldives National Chamber of Commerce
Aiminath Naaz	Parent Teacher Association Member	Dharmavantha
Ameen Ibrahim	Director	Ministry of Youth and Sports
Fathimath Filza	Assistant State Attorney	Attorney Generals Office
Ashraf Abdul Raheem	Deputy Director	Attorney Generals Office
Ahmed Shafeeu	Director (Chair of Committee)	Ministry of Education

4 Main Points

Curriculum and Materials Development

1. Real problem is that the education system is irrelevant to needs of society. Linked to a concern about localisation of the curriculum.

Response: attempt to address this very issue through the Aims of Education in the Education Act. Also that localisation was balanced by international emphasis.

2. What is the justification for saying that students have problems relating learning to context?

Response: no direct evidence from students but evidence of views of teachers. Also, the example of Fisheries Science may illustrate the benefits of localisation.

3. Need to trial materials more quickly. Related point – emphasis has to switch from paper- based materials to IT and multimedia.

Response: agreed. Materials being distributed on CD. Future training should include writing for multimedia.

Education Finance and Student Financial Assistance

4. Agreement that more accountability was needed.
5. World Bank view on return on investment is too narrow. In Maldives, human resources are 'our capital'.

6. How can graduates be attracted back to the islands?

Response: agreed to be a difficult problem. Only likely answer was a combination of financial incentives and improvements to island infrastructure.

7. There is a need to cater for marginalised youth.

Response: TA proposals extend loans/scholarships to vocational education. MOE introducing vocational education in schools. Prompted general debate about the feasibility and desirability of vocational education at secondary level.

Education Act

8. Agreed that School Boards may have failed in the past because of lack of powers.

9. School Boards the most important provision in the draft Act.

10. Responsibilities should lie with Minister (not Ministry) of Education

Response: also had suggestion that responsibilities should lie with 'the state'. Propose to leave this question to the Law Commission.

11. Law should be forward looking (no specific examples given).

12. Rights and responsibilities are too specific.

Response: TA would tend to agree but these were the strongly expressed views of stakeholders.

13. Agree with removal of provision for Education Tribunal.

14. Agree that financial assistance should be an entitlement.

15. Should be registration of individual providers as well as institutions with more than 20 students. All teachers should be subject to criminal record check.

Response: agree with all points

Appendix 13: Leaflet on Current Loans and Scholarships Scheme

Student Financial Assistance: The loans and scholarships available from the National Fund for Higher Education and Training.

The National Fund for Higher Education and Training (NFHET) administers two schemes that provide financial support students attending post-secondary education courses. This leaflet briefly describes the schemes available to school leavers.

The scholarship scheme.

The NFHET administers a scholarship scheme for which school leavers can apply. The scholarships provided seem generous in that they usually cover tuition fees, air fare, with more than one air fare being paid if the study period exceeds two years, and a stipend related to the cost of living in the country of study. Scholarships attract a bond with the recipient being required to work (for a specified period) for either the Government or in the Maldives. The period of the bond depends on the amount of the scholarship

The scholarship is called a 'merit' scholarship and is awarded on the basis of academic criteria. The majority of awards recently made were in the professional fields of business, law and IT, but awards can be made in other areas subject to the field of study being relevant to the needs of the Maldives.

The loans scheme.

In addition to scholarship scheme the NFHET also administers a loans scheme. Recipients of the loan come into four categories: academic merit, studying in a 'chosen' area, completion of ongoing studies and 'technical and vocational skills development'. Applicants are asked to specify the category(ies) into which their request falls. They are also asked to specify the expenses that the loan will cover over the period of study. There are three categories of expense: cost of travel, course fee and accommodation and living expenses.

For further details and an application form please contact NFHET (address, fax, email and telephone no.)

Closing date for applications:

Appendix 14: Curriculum Review Questionnaire

Survey on Secondary Education Syllabi and Curricular Materials - Questionnaire

Section A: General Information

Please circle the NUMBER corresponding to the most appropriate response.

1. This response is from

	<i>Name/faculty/school</i>	
an individual teacher		1
a faculty		2
a school		3

Number of persons contributing to the response _____

2. For school responses

<i>a) type of school</i>		<i>b) size of school</i>	
Secondary school	1	0–150	1
Grade 1-10 school	2	150–300	2
		300–600	3
		600–1000	4
		More than 1000	5

<i>c) location of school</i>			
Male'	1	atoll	2

3. For individual responses only

<i>a) Position</i>		<i>b) Length of service</i>	
Classroom teacher	1	Up to 3 years	1
HOD/Head teacher	2	4-9 years	2
Executive (Leading Teacher, Deputy)	3	10-15 years	3
Principal	4	16-25 years	4
Other (please specify)	5	26 plus years	5

4. If you are a teacher, grade in which you are teaching

Grade	8	9	10
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Section B: Survey on Curriculum and Materials Development

(Teachers please respond to the following questions in relation to the grade and subject you are teaching at present)

1. What textbook(s)/workbook(s) are you using? Pl. list.

2. Overall comments

- a) List the topics/themes, in the syllabus, which you are confident to teach. Pl. give reasons.

- b) List the topics/themes, in the syllabus, which students learn easily. Pl. give reasons.

- c) List the topics/themes, in the syllabus, which students find difficult to learn. Pl. give reasons.

d) How do the textbook and/or workbook help you to plan your lesson? Pl. describe briefly.

e) What are your suggestions to make the present textbook/workbook more effective? Pl. describe briefly.

f) How does the textbook help students to learn? Are there any units that need to be revised? Pl. give reasons.

g) How do you use the workbooks, if any? Pl. describe briefly.

3. Resource implications

- a) Can this syllabus be taught within the resources generally available in/to schools?
- b) Have the teachers undergone training to teach this syllabus?

4. General

- a) List the topics/themes which students can engage in self learning. Pl. describe briefly.

- b) Pl. describe briefly how the syllabus allows teachers to plan and deliver programs that maximise students learning.

1 Rationale

TA 4338 – MLD: Strengthening the Framework of Education Towards Vision 2020 comprises of three components viz. (i) Education Legislation (ii) Education Finance and Student Financial Assistance and (iii) Curriculum and Material Development. The objectives for the third Component consist of three strands: review and analysis of curricular materials; capacity building for curricular material writers; and textbook selection, production, and distribution policy.

The Maldives education system follows the Cambridge GCE Ordinary Level and IGCSE examinations curriculum for Business Stream (Commerce, Accounting and Economics) and Science Stream (Biology, Chemistry and Physics) subjects and Mathematics and English respectively for the lower secondary grades. Fisheries Science is affiliated with Cambridge International Examination. Dhivehi and Islam subjects come under the Maldivian SSC. Lower secondary grades use imported textbooks for Mathematics, English, Business stream and Science stream subjects because students sit Cambridge GCE O Level and IGCSE examinations.

Addressing the first strand – review and analysis of curricular material involved two activities, (i) working sessions with teachers from Male' secondary schools and (ii) development and administration of a questionnaire, to gather information on the relevance and use of the existing lower secondary syllabi and curricular material in Maldivian context.

2 Methodology

2.1 Sample

A sample of 52 secondary schools including 9 secondary schools in Male' was selected at random to cover the whole country. This sample included schools with minimum facilities as well as well-equipped schools.

Due to constraints in travelling time and transport 11 out of the 52 schools had to be removed from the sample. This sample covered 41 schools in 34 islands including 9 secondary schools from Male'.

2.2 Working Sessions

Teachers, from 9 secondary schools in Male', were invited for the working sessions held on 18 and 19 July for Science Stream and Mathematics, and Business Stream and English respectively. 13 and 15 teachers respectively participated in these sessions. They worked in subject groups to discuss syllabi, textbooks and workbooks in terms of their appropriateness and relevance to the Maldivian context.

2.3 Questionnaire

A questionnaire to gather information on the relevance of the syllabi, textbooks and workbooks was developed piloted with teachers in Male'. The responses of the teachers were analysed and the questionnaire was refined.

Six hundred questionnaires were distributed among 41 schools in 34 islands including 9 secondary schools from Male'. Some schools copied the questionnaire so that all secondary teachers, supervisors and head of school could participate in the survey. It is estimated that about 650 questionnaires were distributed.

The questionnaire was administered, in majority of the schools, personally by the EDC staff and the National Consultant while in the other schools copies of the questionnaire were sent to the heads of schools through the captains of the boats travelling to those islands. The heads of schools administered the questionnaire and returned the completed questionnaires through the same channel.

Although only a 30% return was expected, the response was in fact much better. Of approximately 650 questionnaires, 573 (88%) were returned. Questionnaires from three islands were not returned for the following reasons:

- The head of school, who was responsible for the administration of the questionnaire, had been transferred from the school.
- The supervisor, who was in-charge of the school and was responsible for the administration of the questionnaire, did not respond
- Questionnaires were delivered to the school during school holidays and could not subsequently be traced.

2.4 Limitations

Heads of schools, supervisors and teachers responded to the questionnaire. Therefore, though there was a section in the questionnaire to collect information on the subjects and grades taught, in most of the cases this section was left blank. Thus analysis by subject area and grade was not possible.

3.0 Findings

3.1 Working Sessions

The views of the teacher who participated in the two working sessions were as follows:

- Majority of the teachers who teach in the lower secondary grades are expatriates. The textbooks do not have examples and exercises to suit Maldivian context, thus translating/modifying examples and exercises into Maldivian context is rather difficult. Therefore developing additional teacher support material to suit Maldivian context is essential.
- Most of the textbooks cater for more than one examination. This demands a lot on the teachers to identify and select the appropriate content area. Also students have to buy more than one book for some subject, which is a burden on the parents.
- Students lack proficiency in English, which is the medium of instruction. This leads to difficulties in comprehending what is learnt/taught. Therefore supplementary materials written in simple English are needed.
- Students do not know how to use the textbooks.
- Books on science subjects lack details on practical work.
- EDC should consult teachers in identifying relevant textbooks.
- The book presently used for teaching is not listed in the recommended book list of Cambridge, it is written to cater for a number of examinations and it is very heavy physically. (Accounting)
- Textbook is not student friendly. Students find it difficult to answer the recent trends in the business world as they have opportunity for exposure, especially for those in island schools. Thus the students face difficulties in answering questions in Paper 2 (Commerce).
- Contents of the textbooks are too complex as such most of the students find it difficult to understand the content. This leads students to use the textbooks only to copy diagrams (Biology).
- Not enough textbooks available for reference and no single textbook address the content of the syllabus. Therefore it will be helpful to have a single textbook, which address the content of the syllabus. Also locally produced textbooks would make it easier for the students to understand the concepts (Mathematics).
- There is a wide gap between the syllabi of grades 7 and 8 (English).

- A number of textbooks are required to address the content of the syllabus and availability of reference books commercially is restricted. Also there are no practical workbooks or guides to train the students (Chemistry).
- Available textbooks do not fully address the requirements of the syllabus. Exercises are not designed according to the examination (Cambridge) syllabus requirements. No details are given on practical work and definitions in the present textbooks are not clear. Also students find it difficult to understand as most of the examples are foreign. Therefore there is a need to compile resource materials with local examples to supplement the textbooks (Physics).

3.2 Questionnaire

Analysis of the responses to the questionnaire revealed the following:

- The major difficulties students face in learning are due to language problems (66% of responses).
- Students do not understand how to apply the knowledge they have gained in situations where they have to address indirect questions.
- 39% said that textbooks are the basic guides for teachers in the teaching and learning process. Content/topics and the information provide support and facility to properly plan the lessons. At times textbooks are the only teaching aid for the teachers. Many confirmed that textbooks helped them to prepare their notes and help to develop knowledge and understanding. Workbooks are used to support or practice after the students have learned the process and to prepare worksheets.
- In response to the question on how to make the present textbooks/workbooks more effective, it was indicated that no textbooks cover the whole syllabus. If there were textbooks which covered all the topics in the relevant syllabus, it would be useful for new teachers as well as students. Also the textbooks should contain more practical examples and more stimulating questions. The textbooks should express ideas through pictures, diagrams, illustrations etc. and use simple language as Maldivian children find learning in English difficult.
- Respondents also suggested that topics on more day to day related activities would generate interest and that the inclusion of present day inventions and applications would attract students.
- Only a limited number of textbooks are available in the market and those available are not sufficient to cover the syllabus. A separate textbook to cover the whole

syllabus or availability of many textbooks by different authors could improve overall standard. Textbooks should contain a lot of motivating themes and content should be up to date.

- 20% of the responses indicated that additional reference books are needed.
- 37% indicated that the English textbooks should focus on how to do continuous writing, summary writing (précis) and comprehension and model exercises should be given to enable the students to get the opportunity to analyse.
- At present teachers, in general, use the textbooks to prepare worksheets, discuss answers and solving problems and review the work with students.
- Only 13% of the responses indicated that the teachers have undergone training relevant to the subjects they teach. This shows that majority of the lower secondary teachers need training.
- 78 responses (about 14% of the total sample) which were from schools where stream is offered, pointed out that the growing trend of multi-media devices would enhance learning, especially in science subjects. Animated science programmes and internet resources along with a good science laboratory will ensure interest in learning.

4.0 Conclusions and Suggestions

Based on the above findings the following conclusions and suggestions are made:

73. More than one textbook is needed to cover the syllabus in most of the subjects and some textbooks cater for more than one examination.
 74. Majority of teachers in the lower secondary grades are expatriates and they find it difficult to translate the examples given in the prescribed textbooks into Maldivian context. Therefore supplementary materials, in Maldivian context, are needed to support the imported textbooks.
 75. Medium of instruction, English, is a second language to the students. This leads to difficulties in comprehending what is learnt. Thus supplementary material in simpler language, but incorporating technical terms wherever necessary, is essential.
- Examples given in the textbooks are foreign to the students, which does not help them to visualise the situation. Inclusion of examples related to the day to day experiences of the students, wherever possible, is essential.

- Only a very small percentage of the lower secondary teachers have received training relevant to the subjects they teach. Therefore it is essential to conduct regular training programmes for all lower secondary teachers throughout the country to make them familiar with the syllabus content and examination requirements.
- As there is a shortage of reference books, which teachers could use to plan their lessons, provision of resources such as reference books, charts, equipment and chemicals for schools is recommended.
- Both in working sessions with the teachers and responses to the questionnaire, the importance of the use of audio-video material has been emphasised. Therefore developing audio – video material, wherever possible in Maldivian context, to supplement the textbooks, along with written supplementary materials, is recommended.

ANNEX 1: DRAFT EDUCATION ACT

1. Purpose of Act

This Act provides a legal framework for the provision of pre-school, primary, secondary and tertiary education in the Maldives. It establishes: the scope of the formal and non-formal education systems; the aims of education; the duties of the Ministry of Education; the rights and responsibilities of children, parents and school staff; the provision of pre-school education; compulsory attendance in primary and lower secondary education and right of access to higher secondary education; the composition and duties of School Boards; a General Teaching Council and a Register of Teachers; the national curriculum and a national school examination system; arrangements for the quality assurance of school education; the duties of the Ministry of Higher Education; categories of tertiary institution; the establishment of a Maldives Qualifications Authority; the Maldives National Qualifications Framework; accreditation of qualifications and tertiary institutions; the granting of university status; and the National Fund for Tertiary Education and Training.

PART ONE

2. Formal and non-formal education

- a) Formal education shall be understood as all education concerned with the national curriculum and programmes leading to accredited qualifications, whether in the classroom or other learning environment. All other education, including private tuition, shall be understood to be non-formal.
- b) All pre-school centres, schools and tertiary institutions, whether Government, private or Ward, which offer formal education are part of the formal education system and are bound by all relevant provisions of this Act. All other providers of education and training are deemed to be non-formal education providers.
- c) All institutions offering formal education must be registered. Non-formal education providers with more than twenty students must also be registered.
- d) The Ministries of Education and Higher Education will publish regulations setting out the criteria for registration. These regulations will include provision for a safe learning environment and approval of fee levels.

3. Aims of education

- a) The aims of formal education in the Maldives are to develop: physical, intellectual and expressive capability; thinking and learning skills; Islamic beliefs and values; skills and attitudes to be a responsible citizen; moral and ethical behaviour; a knowledge and understanding of Maldivian culture and

history, in the context of world culture and history; and the knowledge and skills for employment in the global economy.

- b) The aims of non-formal education include: contributing to the intellectual, physical, expressive and moral development of young children; developing literacy and other basic skills; developing vocational skills; and providing opportunities for leisure learning.

PART TWO: PRE-SCHOOL, PRIMARY AND SECONDARY EDUCATION

4. Duties of the Ministry of Education

- a) The general duties of the Ministry of Education are to:
 - I. manage the pre-school, primary and secondary education system, both formal and non-formal, including continuing education for adults up to and including levels equivalent to higher secondary education, on behalf of the Government
 - II. determine and publish policy for the sectors of education for which it is responsible
 - III. ensure that the right of children to an inclusive education is observed
 - IV. ensure access to appropriate education for children whose education has been disrupted for reasons including, but not limited to, parental neglect, expulsion from school or criminal conviction
 - V. ensure that there are accurate records of all children of compulsory education age
 - VI. publish regulations setting out the minimum standards for school environment, buildings, equipment, and staffing
 - VII. create and maintain a register of pre-school, primary and secondary education providers
 - VIII. compile and publish statistical information about the formal and non-formal education system
 - IX. approve and withdraw the delegation of management responsibilities to School Boards
 - X. determine the budget allocation to schools based on funding formulae to be set out in regulations
 - XI. establish and publish regulations as required under this Act

5. The Rights and Responsibilities of Children, Parents and School Staff

- a) Children have the right:
 - i. to a safe, accessible and secure learning environment
 - ii. all students, including those with physical disabilities, sensory impairment, mental disabilities or learning difficulties, to experience inclusive education
 - iii. in the case of gifted children, to a programme that meets their special needs

- iv. of access to extra curricular education such as leisure, sports and other recreational activities.
- v. to financial assistance as required to ensure access to formal education
- vi. in the case of secondary school students, to be represented on the School Board.
- vii. to be informed of any school decisions that may affect them.

b) Children have the responsibility to:

- i. attend school regularly
- ii. treat fellow students and school staff with respect
- iii. treat school premises, property and equipment with respect
- iv. work conscientiously

c) Parents have the right:

- i. to be informed about school policies
- ii. to be informed of the progress of their children in school.
- iii. to be informed of any disciplinary action to be taken in respect of their children.
- iv. to appeal any such action to the School Board and Education Tribunal

d) Parents have the responsibility:

- i. to send children to primary education and lower secondary education.
- ii. to encourage their children to be industrious and responsible members of the school community
- iii. to encourage the ethical and moral development of their children

e) School staff have the right:

- i. to proper training, facilities and materials.
- ii. to a safe and secure working environment
- iii. to work without fear and intimidation from anyone.
- iv. to appeal to the Education Tribunal on dismissal alleged to be in breach of regulations.

f) School staff have the responsibility

- i. to treat fellow staff and students with respect
- ii. in the case of teaching staff, to follow the code of professional practice and ethics as drawn up by the General Teaching Council.

6. Pre-School Education

ANNEX 1: DRAFT EDUCATION ACT

- a) The Government will ensure the provision of pre-school education for all children in the Maldives by 2015.
- b) The provisions of this Act will apply to pre-school centres as well as primary and secondary schools, unless there is an express provision to the contrary.

7. Primary and Secondary Education

- a) Primary education is compulsory for all children.
- b) Primary education tuition is provided free to all children. Parents who have difficulty meeting the costs of books and school uniforms may apply to the Ministry of Education for financial assistance.
- c) Lower secondary education is compulsory for all children. Attendance is compulsory until completion of Grade 10.
- d) Lower secondary education tuition is provided free to all children. Parents who have difficulty meeting the costs of books and school uniforms may apply to the Ministry of Education for financial assistance.
- e) Parents who are resident on an island where there is no lower secondary school shall be entitled to financial assistance from the Ministry of Education to meet the costs of education on another island
- f) The Ministry of Education will provide a budget for financial assistance for primary and secondary education and publish regulations defining eligibility for financial assistance.
- g) All children who have attained the required entrance qualifications have the right of access to upper secondary education. Success in national examinations at Grade 10 shall have equal status with the corresponding international examinations.

8. Establishment and duties of School Boards

- a) The Ministry of Education may delegate responsibilities for school management to a School Board, subject to the provisions in this section of the Act. Any school may apply to the Ministry of Education to be granted delegated powers.
- b) The responsibilities that may be delegated to School Boards are to:
 - I. manage the school budget within broad budgetary headings determined by the Ministry of Education
 - II. publish quarterly accounts
 - III. publish minutes of meetings
 - IV. approve the purchase of resources
 - V. recommend to the President's Office the appointment and dismissal of teachers and school managers

- VI. enrol students to the school
 - VII. manage the student discipline procedures
 - VIII. approve an annual school development plan
 - IX. monitor the implementation of the school development plan
- c) The membership of the School Board will include the head of school, other school management, parents, teachers, Island Council representation, nominee(s) of the Ministry of Education and, in the case of secondary schools, students.
- d) Parent, teacher and student members will be elected. The Ministry of Education will publish regulations on election and nomination of members, election of Chairperson, period of office and rules on re-election, attendance requirements and sanctions for non-attendance, quorum and voting procedures.
- e) Minutes will be taken of all meetings and circulated to members for approval. All minutes of meetings must be published within three weeks of the meeting. Publishing of minutes shall include, but not be confined to, distribution to the Ministry of Education and making minutes available to all parents. Accounts must be published quarterly.
- f) The Ministry of Education will provide a budget for the running costs of School Boards, including allowances for Board members.
- g) All new members of School Boards must undertake the School Board Training Programme.
- h) School Boards will be granted delegated powers by the Ministry of Education if:
- I. a School Board has been elected and held three quorate meetings
 - II. all School Board members have completed the School Board training programme
- i) The Ministry of Education may withdraw delegated powers if:
- I. the School Board or its members are found to be in breach of the Code of Conduct
 - II. the School Board fails to publish minutes or quarterly accounts
- j) The Ministry of Education will publish regulations on school financial records, appointment and dismissal of teachers, student discipline, and other aspects of school management as required.
- k) In respect of schools where a School Board is not established, the Ministry of Education, in consultation with Island Councils and schools, may establish a Board with responsibility for a number of schools. The nature and scope of

delegated powers and arrangements for the exercise of these powers will be agreed in each case and set out in a scheme of delegation.

9. The General Teaching Council

- a) A General Teaching Council (hereafter 'the Council') will be established, within one year of the enactment of this Act.
- b) The Council shall consist of 20 members voted in from the six different regions as defined in clause 10 section (c) of this Act. A total of four members would be voted in from each of these regions. All teachers eligible to be registered on the Teacher Register shall have the right to nominate themselves for membership of the Council and to vote in the elections.
- c) For the purposes of election of members to the Council under this Act, the atolls shall be divided into six regions as follows

The names of the six regions to be inserted

- d) A Secretary-General will be appointed by the Ministry of Education to serve as Secretary to the Council. The Council will meet twice a year or more frequently if it deems necessary. The Council will draw up its own Standing Orders.
- e) The Secretary-General shall be responsible for holding elections for membership of the Council.
- f) The General Teaching Council will create and maintain a Register of Teachers. Maldivian teachers are eligible for permanent registration. Expatriate teachers who meet the eligibility criteria are entitled to be registered for the period of their contracts. Those eligible for registration are:
 - I. pre-school teachers and primary teachers who hold a Teacher Training Certificate
 - II. lower secondary teachers who hold a Teacher Training Diploma
 - III. higher secondary teachers, with the exception of teachers of Dhivehi and Islam, who hold at least a Bachelors degree and a Teacher Training Diploma or a Bachelors degree in Education
 - IV. higher secondary teachers of Dhivehi and Islam who hold a Teacher Training Diploma
- g) The General Teaching Council will establish and publish a Code of Professional Practice, including but not limited to equal opportunities, professional ethics and professional development. The General Teaching Council may also undertake other activities concerned with professional development of teachers and enhancing the professional status of the teaching profession.

- h) Registered teachers found to be in breach of the Code of Professional Practice may be struck off the Register. A teacher who has been struck off the Register may not be employed in a school.
- i) Pre-school institutions and primary and secondary schools must employ a Registered Teacher where one is available for employment at the school.
- j) The Ministry of Education and schools must take all reasonable steps to assist untrained teachers to qualify for Registered Teacher status.

10. The National Curriculum and Examinations System

- a) The school curriculum and examinations system will be developed to meet the Aims of Education specified in this Act. In particular, the national curriculum and the examination syllabuses based on the national curriculum must ensure that students develop:
 - I. knowledge and understanding of the history, culture and contemporary life of the Maldives, set in the wider context of global society
 - II. knowledge and understanding of Islam
 - III. the attitudes and skills of responsible citizens
 - IV. knowledge and skills that make them employable in the local or global economy
- b) The Ministry of Education will publish Guidelines on the Pre-School, Primary and Secondary Curriculum. These guidelines shall constitute the national curriculum of the Maldives and shall be accessible to all. The national curriculum will include provision for vocational education from Grade 8 onwards.
- c) The Ministry of Education will develop examination syllabuses for all subjects at Grade 10, based on the national curriculum. The Ministry of Education will be responsible for the conduct of the Maldives national examination system at Grade 10, including development of examination papers, conduct and invigilation of examinations, marking and quality assurance of marking, and issue of certificates to successful candidates.
- d) The Ministry of Education will administer international school examinations at Grades 10 and 12, as required. Grade 10 students may sit either national or international examinations or both. The national examinations at Grade 10 will be designed to prepare successful candidates for study at A Level or equivalent and will be accessible to all.
- e) The Ministry of Education will develop and publish examination regulations, including procedures for students with physical disabilities, sensory impairment or specific learning difficulties.

11. Quality Assurance of School Education

- a) The Ministry of Education will quality assure school education, through:
 - I. development of national curriculum guidelines covering pre-school, primary and secondary education
 - II. development and dissemination of books, curriculum materials and reference materials to schools
 - III. provision of training and professional development for schools
 - IV. development and publication of criteria and procedures for school self-evaluation, including appraisal of the quality of teaching
 - V. training and supporting staff in the use of school self-evaluation criteria and procedures
 - VI. conducting supervision visits to schools and producing reports for the school concerned and the Ministry of Education
 - VII. advising and supporting schools in addressing issues arising from supervision visits
- b) All schools must conduct an annual self – evaluation using the national self-evaluation criteria and procedures and submit a copy of the report to the Ministry of Education.
- c) Every school will receive a supervision visit at least once every three years. A written report on the supervision visit will be published within three months of the visit and a copy sent to the school. A follow up visit will be made after one year to evaluate the school's response to the recommendations in the supervision visit report.
- d) The school must take account of the outcomes of the school self –evaluation and any monitoring visit in preparing the subsequent school development plan.

PART THREE: TERTIARY EDUCATION

12. Duties of the Ministry of Higher Education

- a) The duties of the Ministry of Higher Education in respect of tertiary education are to:
 - I. develop and publish tertiary education and training policy and plans
 - II. promote the development of vocational and technical skills
 - III. provide access to tertiary education to the extent that economic development of the country allows
 - IV. create and maintain a register of tertiary education providers
 - V. compile and publish statistical information about the tertiary education system
 - VI. determine the budget allocation to public tertiary institutions based on funding formulae to be set out in regulations
 - VII. monitor the management and performance of public tertiary institutions

- VIII. establish and publish any regulations required under this Act
- IX. provide a budget and strategic direction for the Maldives Qualifications Authority
- X. establish and manage the National Fund for Tertiary Education and Training
- XI. facilitate opportunities for using foreign aid and scholarships to develop skills in priority areas

13. Tertiary Education Institutions

- a) There shall be four categories of tertiary institutions.
 - I. Registered tertiary institutions
 - II. Accredited tertiary institutions
 - III. Colleges
 - IV. Universities
- b) A registered tertiary institution is one which meets the registration criteria of the Ministry of Higher Education and which has been duly entered on the Register of Tertiary Education Institutions. The Ministry of Higher Education will publish registration criteria and an annually updated list of registered tertiary institutions.
- c) A registered tertiary education institution may offer tertiary education and training programmes, except those which lead to the award of accredited qualifications.
- d) An accredited tertiary institution is a registered tertiary institution that has been accredited by the Maldives Qualifications Authority as meeting the required criteria for an accredited tertiary institution.
- e) An accredited tertiary institution may offer programmes leading to the award of any accredited qualification within the scope of its accreditation. An accredited tertiary institution may not offer programmes leading to the award of degrees, unless it has been accredited as a college.
- f) A college is a tertiary institution which offers programmes leading to the award of a degree or degrees by a recognised university and which has been accredited by the Maldives Qualifications Authority as meeting the required criteria for a college. A college may not itself award degrees.
- g) A university is a tertiary institution that has been granted university status in law by the country, including the Maldives, in which it is based.
- h) A foreign university may establish operations in the Maldives either directly or in collaboration with a Maldivian college or university on condition that approval has been obtained from the Ministry of Higher Education.

- i) A Maldivian university may only be established by Act of Parliament following a recommendation from the Maldives Qualifications Authority that the institution meets the criteria for granting university status.

14. The Maldives Qualifications Authority

- a) A Maldives Qualifications Authority (hereafter 'the Authority') will be established, assuming the functions of the current Maldives Accreditation Board.
- b) The functions of the Authority are to:
 - I. implement and administer the Maldives National Qualifications Framework
 - II. accredit tertiary qualifications
 - III. maintain and publish a register of accredited qualifications
 - IV. accredit tertiary institutions and colleges
 - V. conduct evaluations of colleges to determine whether they meet the criteria for university status and make recommendations to the Government
- c) The Ministry of Higher Education will provide a budget for the Authority and develop and publish regulations on the exercise of the Authority's statutory responsibilities. The Authority will be governed by a Board. The Board will be accountable to the Minister of Higher Education. The Board will meet every month.
- d) The membership of the Board will comprise:

To be advised by DHET

15. The Maldives National Qualifications Framework

- a) The Maldives National Qualifications Framework (hereafter the MNQF) is a framework of tertiary qualifications that are offered in the Maldives. Both foreign and Maldivian tertiary qualifications are eligible to be registered on the MNQF.
- b) A tertiary qualification may only be registered on the MNQF after it had been accredited by the Authority, as set out in paragraph 17 of this Act. A registered qualification will be allocated to a framework level and awarded credit points.
- c) The Authority will publish definitions of framework levels and an explanation of the basis for determining credit points.

16. Accreditation of Qualifications

- a) Proposed qualifications developed by tertiary institutions in the Maldives must be submitted to the Authority for accreditation.

- b) The accreditation procedures will be conducted by an appropriate professional body, as identified by the Authority, or an expert professional panel convened by the Authority. The professional body or panel will recommend accreditation where in its judgement the draft qualification meets the accreditation criteria established by the Authority. The professional body or panel must make a recommendation on accreditation within three months of receipt of the draft qualification.
- c) Foreign qualifications which have been accredited, validated or otherwise approved by a competent national accreditation body may be registered on the MNQF at a level corresponding to its level in the qualifications framework in the country of origin. Foreign qualifications which have not been so accredited, validated or otherwise approved are subject to the provisions in paragraph 17 b) of this Act.
- d) Criteria and procedures for the accreditation of qualifications will be approved by the Board of the Authority.
- e) A qualification may only be accredited by a decision of the Board of the Authority.

17. Accreditation of Tertiary Institutions and Colleges

- a) Any registered training institution that wishes to offer programmes leading to accredited qualifications must first be accredited by the Authority and designated as an accredited tertiary institution.
- b) Any accredited tertiary institution that wishes to offer programmes leading to the award of degrees by a recognised university must first be accredited by the Authority and designated as a college.
- c) The accreditation procedures will be conducted by an expert professional panel convened by the Authority. The professional body or panel will recommend accreditation where in its judgement the draft qualification meets the accreditation criteria established by the Authority. The professional body or panel must make a recommendation on accreditation within three months of receipt of the application for institutional accreditation.
- d) The panel's recommendation will specify the scope of accreditation, i.e. the subjects and professional areas in which the institution is deemed to be competent. Where an accredited institution wishes to expand the scope of its accreditation, it must make a fresh application to the Authority.
- e) Criteria and procedures for the accreditation of tertiary institutions and of colleges will be approved by the Board of the Authority. The criteria and procedures for accreditation of colleges will reflect the need to make appropriate provision for undergraduate studies.

- f) An institution may be accredited only by a decision of the Board of the Authority.

18. Granting of University Status

- a) A Maldivian university may be created only by Act of Parliament. The Ministry of Higher Education will present to Parliament a proposal that an institution be designated as a university only after receiving a report from the Maldives Qualifications Authority recommending that university status be awarded.
- b) To be eligible for university status, a tertiary institution must have:
 - I. been operating as an accredited college for at least five years
 - II. at least 1500 full-time equivalent students
 - III. have library facilities and student services appropriate for a university
 - IV. run at least five degree programmes successfully
 - V. sufficient experience of degree validation procedures to justify the granting of degree awarding powers
- c) Determination of competence in respect of the eligibility criteria shall be made through an accreditation process conducted by the Maldives Qualifications Authority. The Authority will convene an accreditation panel, the membership of which will include representatives from the university or universities that currently award the degrees taken by the college's students and at least one other recognised university.
- d) The accreditation panel will produce a report recommending whether or not the college has the experience and expertise to justify the granting of degree awarding powers.

19. National Fund for Tertiary Education and Training

- a) A National Fund for Tertiary Education and Training (hereafter 'NFTET') shall be established within the Ministry of Higher Education. The NFTET will fund the granting of loans and scholarships to provide financial support for Maldivian students attending tertiary institutions, locally and abroad.
- b) The Ministry of Higher Education will develop and publish regulations on the administration of the loans and scholarships available under NFTET including eligibility criteria. These criteria may include giving priority to participation in programmes that meet Government economic and social priorities, as well as the academic status and financial circumstances of the applicant.
- c) The Ministry of Higher Education will publish an annual report of the disbursement of funds, which will include information on: the range of programmes for which a loan or scholarship was awarded; the educational background, gender, age and financial situation of students; the financial performance of NFTET itself, including levels of loan repayment; and an

evaluation of the success of NFTET in respect of the designated priority areas.

20. Definitions

- I. Accredited tertiary institution – a registered tertiary institution that has been accredited by the Maldives Qualifications Authority as meeting the required criteria to offer formal tertiary education
- II. Code of Conduct – a statement of the standards of practice and behaviour required of School Board members, issued by the Ministry of Education
- III. Code of Professional Practice – a statement of the standards of practice and behaviour expected of teachers, issued by the General Teaching Council
- IV. College – a tertiary institution which offers programmes leading to the award of a degree or degrees by a recognised university and which has been accredited by the Maldives Qualifications Authority as meeting the required criteria for a college
- V. Curriculum – a broad definition of the purposes, content and methods of learning
- VI. Educational supervision – the process of evaluating the quality of teaching and learning, management and resources in a school
- VII. Education Tribunal – a body established under this Act to adjudicate on appeals regarding teacher dismissals, student expulsions, and alleged breaches of the Code of Conduct
- VIII. Formal education - all education concerned with the national curriculum and programmes leading to accredited qualifications.
- IX. Formal education centre – any registered centre offering formal education, even where non-formal education is also offered
- X. General Teaching Council – a body established under this Act to maintain a Register of Teachers and a Code of Professional Practice and to promote teacher professional development
- XI. Inclusive education – where all children, including those with physical disabilities, sensory impairment, mental disabilities or learning difficulties, are enabled, through the nature of the physical and learning environment and the approaches adopted by the school, to participate as fully as possible in the life of the local school
- XII. International examinations – school examinations conducted by examination bodies based outside the Maldives
- XIII. Maldives National Qualifications Framework – a framework of tertiary qualifications both Maldivian and international, offered in the Maldives
- XIV. Ministry of Higher Education – the Ministry of Higher Education, Employment and Social Security or any Ministry that subsequently assumes responsibility for tertiary education
- XV. National examinations – examinations at O Level/GCSE standard, prepared and conducted by the Maldives Education Board
- XVI. Pre-school – a stage of education preceding primary school, open to children aged four to five

ANNEX 1: DRAFT EDUCATION ACT

- XVII. Primary – a stage of education of seven years duration, open to children aged six to twelve
- XVIII. Register of Teachers – a register of names of teachers with the requisite qualifications and experience as set out in this Act
- XIX. Registered Teacher – a teacher with the requisite qualifications and experience whose name appears on the Register of Teachers
- XX. Registered tertiary institution – an institution offering tertiary education and training programmes that has been registered by the Ministry of Higher Education
- XXI. School – any registered institution offering pre-school, primary or secondary education
- XXII. School Boards – bodies established under this Act to manage schools under authority delegated by the Ministry of Education
- XXIII. School Board Training Programme – a training programme designed and administered by the Ministry of Education to provide essential training for all School Board members
- XXIV. School education – pre-school, primary and secondary education
- XXV. School staff – all people employed in a school, including teaching staff, administrative staff and head of school
- XXVI. Secondary – a stage of education of up to five years duration open to learners aged thirteen and over
- XXVII. Syllabus – a specification of the knowledge and skills required to prepare for a subject examination
- XXVIII. Teacher – any person employed to teach students in pre-school, primary, secondary or tertiary education
- XXIX. Tertiary – a stage of education that includes all post-secondary provision, both academic and vocational
- XXX. University – a tertiary institution that has been granted university status through the legal processes of the country, including the Maldives, in which it is based.

ANNEX 2: TIMESCALE FOR ENACTMENT AND GUIDELINES ON IMPLEMENTATION

2A Milestones and Timeframe for Enactment

This section of the Annex presents the proposed milestones and timeframe for the enactment of the draft Education Act. It is based on discussions with the Law Commission and Ministry of Education. It is recognised that the actual timeframe may well vary from what is proposed, as it largely depends on the time taken by the Cabinet to review the draft Act and by Parliament to discuss and enact it. The milestones and timeframe are intended to provide attainable targets for enactment within a reasonable period of time.

January 2006

The Ministry of Education / Ministry of Higher Education, Employment and Social Security to submit the draft Education Act, translated into Dhivehi, to the Law Commission of the Maldives. It is estimated that the Law Commission review and consultation process could take up to two months.

March 2006

The Law Commission to submit the reviewed draft Education Act to the Presidents Office. Review by the Presidents Office and discussions at Cabinet level prior to the draft Act being sent to Parliament could take up to 3 months.

June 2006

When the draft Act has been approved by the Cabinet, it is submitted to Parliament. A new Act of this magnitude and effect could take from six months to one year to pass through Parliament. However, if it is fast tracked, this period could be reduced to as little as four or even two months. A target of enactment by December 2006 is therefore proposed.

2 B Guidelines on Implementation of the Education Act

1. This section of the Annex sets out guidelines for the implementation of the Education Act. The headings below are those used in the draft Act, omitting those where there are no implications for implementation.

Formal and non-formal education

2. The definition of 'formal education' is tied to 'the national curriculum' and 'accredited qualifications'. The term 'national curriculum' is itself defined in relation to guidelines to be produced by MOE. The development of national guidelines on pre-school, primary and secondary education may take some time to develop and approve (see below) and therefore in the interim, the 'national curriculum' should be understood to mean the current curriculum offered in primary and secondary schools.
3. The Act requires that all institutions offering formal education and all non-formal education providers with more than twenty students should be registered. Implementation will be based on current practice. However, consideration should be given to means of ensuring that the register is up-to-date, particularly in respect of non-formal providers, for example by requiring them to complete an annual return (providing basic information on level of education activity in previous year) to MOE. The sanction of de-registration could be used to encourage returns to be completed.
4. The Act requires that regulations setting out the criteria for registration be published. This will involve both MOE and MHEES. It is recommended that this be a collaborative activity between the two Ministries to ensure a consistent approach. Registration criteria, as at present, need not be extensive. The essential aim is basic public protection, i.e. a safe environment and fees that are not extortionate.

Duties of the Ministry of Education

5. Article 4 a) II requires the Ministry of Education to publish policy for the education sectors for which it is responsible. This essentially implies a continuation of the process already underway, in which the mass of current policy statements and regulations are being reviewed, rationalised and codified.

6. The Act creates a duty to provide inclusive education, defined in Article 21 as being 'where all children, including those with physical disabilities, sensory impairment, mental disabilities or learning difficulties, are enabled, through the nature of the physical and learning environment and the approaches adopted by the school, to participate as fully as possible in the life of the local school'. It is recommended that guidelines are produced (preceded by research if required into practice in other countries and consultation with schools on implementation issues) setting out how schools should adapt their environment and teaching practices to remove barriers to participation in the life of the school. It should be recognised that this is a process that will take time to implement. Schools should be encouraged to use the process of school development planning to make steady progress towards inclusive education.
7. Under the Act, School Boards will have the right to expel students on the basis of criteria and procedures to be set out in regulations (see para 18 below). These regulations will make it clear that students should be expelled only in extreme circumstances, such as when they present a danger to other students or staff or where their behaviour is seriously disrupting the education of other students. It is presumed that expelled students will have the right of appeal to the Public Complaints Commission. If this assumption proves to be incorrect, an alternative channel of appeal should be created. A child's education may also be disrupted for other reasons, including parental neglect or criminal activity. The Ministry must establish procedures for determining what is then in the best interests of the child. The Act makes clear that primary and lower secondary education are compulsory and there can be no exceptions. Therefore, while a student may be expelled from school, they cannot be expelled from the education system. If possible, there should be an assessment of the child's circumstances, leading to recommendations as to how the student should complete his/her compulsory education. The aim should be to find a way for the student to continue in formal education but transfer to non-formal education should also be considered if it appears to be in the best interests of the child.
8. In order to ensure that the law on compulsory primary and lower secondary education is observed, it will be necessary to create accurate records of all children of school age. Presumably, this will be most easily achieved by placing a responsibility on Island Councils to maintain such records. If Island Councils are not created by law, other mechanisms will need to be found.

9. It is the intention of the Act (strongly backed by stakeholders, especially on the islands) that schools should be required to meet certain minimum standards so that disparities between schools are reduced. This requires the publication of regulations on school buildings, equipment and staffing. There may also be a case for stipulating the minimum number of students required to ensure educational and financial viability. These regulations will then have implications for the procedures for determining school budgets, as the Ministry will need to ensure that schools have the resources to become compliant with the regulations.
10. The Act places a duty on the Ministry of Education to compile and publish statistical information about the formal and non-formal education system. This should include information on: numbers and types of education providers; student enrolments broken down by grade, gender and atoll; information on the education of students with special needs; examination entries and attainment at Grades 10 and 12 broken down by grade, gender and atoll; number of functioning school boards; and number of Registered Teachers. Data should be presented so as to facilitate year-on-year comparisons. MOE might also want to consider conducting and publishing periodic surveys of student and parental satisfaction.
11. The Act states that budget allocation to schools should be based on funding formulae set out in regulations. Funding formulae are normally based on student numbers but it is possible to incorporate weighting factors where costs are likely to be higher or where there is an intention to discriminate in favour of currently disadvantaged communities. However, the main aim of this provision is to ensure that transparency in school funding.
12. Section 5 of the Act provides a comprehensive set of rights and responsibilities for children, parents and school staff. Consideration will need to be given as to how parental responsibilities are to be enforced and to the sanctions to be applied in the event of breach of legal responsibilities.

Pre-School Education

13. The Government must ensure the provision of pre-school education by 2015. The Ministry will need to clarify what exactly 'ensuring provision' means. Clearly, there would need to be some kind of pre-school provision on every island. However, there is scope for discussion as to what kind of provision could reasonably be

provided on small islands. It is recommended that the Ministry conduct a consultation exercise on this issue.

Primary and Secondary Education

14. The Act states that 'tuition' is free in primary and secondary schools, i.e. that there will be no school fees. This implies that children have the right of access to a government school at these stages of education. Private provision may continue to be available where parents choose this option for their children. The Ministry will need to clarify in regulations what items the school will provide and what is expected to be paid for by parents (e.g. school uniforms). In the same regulations, the Ministry should set out criteria and procedures for financial assistance for parents who have difficulty in meeting such costs. These regulations should also set out the entitlement to financial assistance to be enjoyed by parents who live on an island where there is no lower secondary school.
15. The Act creates a right of access to higher secondary education for all children who attain the required entrance qualifications. The Ministry will need to make projections of the likely future demand for higher secondary education to ensure that this right is fulfilled.

School Boards

16. The introduction of an effective system of school boards is a major undertaking and the Ministry may wish to consider establishing a section dedicated for a period of time to this purpose (including school development planning and self-evaluation – see below).
17. On enactment of the Education Act, the Ministry should inform schools that they have the right to apply to establish School Boards and explain the conditions that they must meet in order to be granted delegated powers.
18. Regulations should be developed and published on School Board membership, elections, terms of office, voting procedures, attendance requirements and sanctions, publication of minutes and accounts, the budget for running School Boards; requirements for school financial records, appointment and dismissal of teachers, student discipline, and any other aspects of school management as determined by the Ministry. Rules on membership may differ between large and

small schools. Work should commence on this task early as it will be essential to have these regulations in place before school board training begins.

19. The Ministry must also develop and publish a Code of Conduct for School Board members. The purpose of this Code is to set out standards of ethical behaviour to ensure that members do not use their office for personal advantage or financial gain. The Code must also be developed in advance of school board training.
20. The Ministry must develop and implement a School Board Training Programme. This programme should cover: education law, regulations and policy; the Code of Conduct; the aims of education; principles of management; financial management; human resource management; estates management; and general principles of school development planning and self-evaluation. It is to be expected that the programme might comprise around ten days of training. It is recommended that the programme be piloted with a few School Boards before rolling out more widely. It will be important to ensure that those who develop and deliver the training programme have a high level of competence and credibility. Some contribution from experts from a country which has introduced School Boards might be helpful.
21. Once the pattern of School Board development across the Maldives is known, the Ministry should hold discussions with Island Councils and other relevant authorities about the establishment of boards with responsibility for a number of schools and entering into agreements for the establishment of such boards under schemes of delegation. These schemes can be tailored to the specific circumstances of the schools concerned.

General Teaching Council

22. The role of the Ministry is to appoint a Secretary – General to the Council and to provide administrative support as required while the Council is being established. As the intention is to create an autonomous professional body, the Ministry's role should be 'hands-off' except to ensure that the Secretary – General is proceeding in compliance with the Act. After the initial set-up period (i.e. until the Council is elected), the GTC should be responsible for its own affairs. It should determine its own budget and meet necessary expenditure through an annual subscription of members, although some financial assistance from the Ministry may be required until the Register is created and subscription income received.

National Curriculum and Examinations System

23. This section of the Act places a major responsibility on the Ministry of Education that will take a number of years to implement. The first step is probably to agree a development plan with clear targets and an identification of the required financial and human resources. The first duty imposed by the Act is to develop guidelines for pre-school, primary and secondary education that meet the Aims of Education. At this stage, it is not clear how much revision to the current curriculum this duty implies. The key issues are to ensure that:

- learning is sufficiently active, practical and child-centred to develop thinking and learning skills, rather than the mere acquisition of knowledge

This implies that the curriculum should be based on learning outcomes concerned with thinking and learning skills as well as knowledge, that curriculum materials provided for schools demonstrate active learning approaches, and that training is provided to help staff implement these approaches.

- the curriculum provides adequately for Islamic beliefs and values, the skills and attitudes to be a responsible citizen and moral and ethical behaviour

These are distinct Aims but they are in many ways complementary to each other.

Obviously, the curriculum already includes Islam as a subject. It will need to be determined whether this in itself is adequate to fulfil this Aim. Some stakeholders clearly believe it isn't adequate and for example argue for observance of prayer times and provision of prayer rooms in all schools.

It would be possible to introduce Morality and Ethics as a subject within the curriculum but a more fruitful approach is for schools themselves to exemplify desirable moral and ethical behaviour. This can be achieved for example by discussing and agreeing codes of behaviour that apply to all members of the school community and encouraging the children themselves to identify with the code and assist in ensuring that it is observed.

This kind of approach would also contribute to the Aim of 'responsible citizenship'. However, this Aim also requires the acquisition of knowledge, e.g. about democracy and the laws of the country. There is therefore a strong argument for inclusion of Civics programmes within the curriculum. Programmes for secondary students on legal awareness currently being introduced provide a good example of what might be provided.

- the curriculum develops knowledge and understanding of Maldivian culture and history, in the context of world culture and history

The aim is expressed this way because although there is strong support for 'localisation' of the curriculum, many express concern that the curriculum may become too parochial. The implications are far-reaching

- children develop knowledge and skills for employment in the global economy

This Aim needs careful consideration. The Act requires (10 b)) that vocational education be included in the national curriculum from Grade 8 onwards. This should not be construed as being solely or even mainly about the acquisition of knowledge and skills for specific occupations but about the development of generic transferable skills, sometimes known as core skills or key skills. These are generally considered to be: the ability to communicate effectively; IT competence; problem solving skills; interpersonal skills (in a work context – being customer-oriented) and the ability to work well as a member of a team. (Sometimes, enterprise skills and attitudes are added to this list.) These are skills and aptitudes that can be developed from an early age without particular reference to the context of work. They are closely related to active learning and the development of thinking and learning skills.

There is also a place for general vocational education, especially in the secondary curriculum. This might include developing an understanding of the Maldives economy in a global context and familiarisation with the requirements of an effective working or business environment. Some students may also be more motivated by subjects that develop practical vocational skills rather than more academic subjects and these needs should also be accommodated.

24. Examination syllabuses then need to be developed at Grade 10, based on the national curriculum guidelines. It will be important to ensure that the syllabuses are comparable in terms of key content and level of difficulty with international standards for this stage of education.
25. The Ministry is also responsible for the conduct of the national examination system. This will require the development of capacity and competence in setting examination question papers and marking schedules, marking of papers, and standardisation procedures. This represents a major development task and the Ministry may wish to consider obtaining support and advice from an experienced examination body in another country.

Quality Assurance of School Education

26. This section of the Act mainly reflects current Ministry practice in respect of providing support to schools and undertaking supervision visits. However, it does create one major new duty: introducing a system of school self-evaluation and development planning. This requires the development, piloting and publication of criteria and procedures for self-evaluation and development planning, followed by a national training programme that ensures that the senior staff in all schools are capable of undertaking school self-evaluation and producing and implementing development plans. There are examples from other countries that may be drawn upon in developing evaluation criteria and procedures.
27. It was suggested above that the Ministry might want to create a dedicated section to manage the introduction of School Boards. There may be merit in including responsibility for training in school development planning and self-evaluation in the duties of this section, as there are obvious linkages between the two.

The Maldives Qualifications Authority

28. The Act states that a Maldives Qualifications Authority will be established, assuming the functions of the current Maldives Accreditation Board. The role of the Authority is essentially the same as that which has been exercised by MAB. The change of name will bring it in line with international practice and make it more recognisable abroad. The Act also makes clear that the Authority will be run by a Board, accountable to the Minister of Higher Education, rather than being a department of the Ministry.

29. In preparation for the establishment of the Authority, the Ministry should conduct an analysis to determine its staffing and budgetary requirements. The development and accreditation of vocational qualifications have an important role to play in the economic development of the Maldives and it is important that the Authority is able to conduct its business efficiently and effectively. Paras 16 b) and 17 c) of the Act place an obligation on the Authority to complete the accreditation process and be ready to consider the accreditation panel's recommendation within three months of receiving the draft qualification or an application for institutional accreditation.

The Maldives National Qualifications Framework

30. The Act requires the Authority to publish definitions of framework levels and an explanation of the basis for allocating credit points. This will involve making some changes to the current system, as agreed at the Seminar on Accreditation and the MNQF on 28 November 2005. The recommended changes (based on the analysis in 2.9.13 – 2.9.17 of the Final Report) are:

- a) Separate the concepts of *level* and *credit hours*, so that at any one level, there may be a range of qualifications with different numbers of credit hours
- b) Define the framework levels through *level descriptors*, which express the degree of difficulty of the qualification in terms of the knowledge and/or skills and/or qualities to be developed. (There are many international examples to draw on.)
- c) Use these level descriptors as a guide to assigning a new qualification to a level, recognising that academic and vocational qualifications may relate more strongly to different elements in the level descriptor (i.e. they are deemed to be *broadly equivalent, not the same*).
- d) Define credit hours in terms of the *notional learning time* for the qualification, i.e. the typical time taken to complete the qualification by an average learner with the appropriate entry qualifications.
- e) Link *remuneration* to *specific qualifications*, not levels (so as to avoid a situation where qualifications are excluded from the framework because they don't merit the remuneration associated with the level).

- f) Use credit hours as a means of measuring the 'volume of learning' (thus giving some indication of its value) and of guiding providers as to how much time to allocate to the programme. However, do not insist, especially in the case of vocational qualifications, that learners must actually spend a set number of hours.

Accreditation of Qualifications and Institutions

31. The Authority is required to publish criteria and procedures for the accreditation of qualifications and for the accreditation of tertiary institutions and colleges. Both sets of criteria and procedures should be developed in consultation with tertiary institutions, although final decisions rest, of course, with the Authority. The processes for accreditation of qualifications should ensure that the qualification is necessary, that its design is fit for purpose, and that there are mechanisms for ensuring consistency of standards. Accreditation criteria may include some or all of the following:

- based on a clear analysis of needs
- developed by a process that involved adequate consultation with stakeholders
- where appropriate, specifies the occupation(s) for which the qualification is being developed
- specify clearly the required knowledge, skills and behaviours
- include relevant planning and problem solving skills, the ability to work with others, and other skills that will enhance the flexibility of the learner and opportunities for progression
- include all relevant legal, health and safety, and environmental requirements
- free from overt or covert discrimination
- expressed in clear, simple language that is readily understood by learners and employers

- include performance criteria that specify the level, quality and scope of performance required of candidates

32. Institutional accreditation normally serves two principal purposes:

- to ensure that the programmes leading to the award of NQS qualifications are delivered to acceptable national standards, and
- to assist the institution to develop and mature by encouraging it to focus on quality improvement

33. Accreditation criteria normally include:

- the adequacy of premises, resources and equipment
- the qualifications and experience of staff
- arrangements for staff development
- quality of programme design
- effectiveness of liaison with employers
- guidance and support for students
- arrangements for students with special needs
- effectiveness of recording and administration systems
- quality of institutional management

Granting of University Status

34. As MCHE has now been awarded university status, this section may not have any implementation implications for some time.

National Fund for Tertiary Education and Training

35. The Act requires the Ministry of Higher Education to develop and publish regulations on the administration of the loans and scholarships available under NFTET, including eligibility criteria. Draft regulations are presented in Annex 3.

Annex 3: Regulations on Loans and Scholarships

1. These Regulations are made under the Education Act (date) section 19 b).
2. The purpose of these Regulations is to regulate the administration of the loans and scholarships schemes of the National Fund for Tertiary Education and Training (NFTET).
3. The NFTET will be governed by a Board of Trustees. ***Membership to be advised by DHET.***
4. A scholarship is awarded on the basis of academic merit. Students are required to repay 15% of the award within 10 years of completion of the course of study. Scholarships cover tuition fees, air fare, with more than one air fare being paid if the study period exceeds two years, and a stipend related to the cost of living in the country of study.
5. A loan is variable and negotiable both in respect of the sum awarded (up to a ceiling of Rf 500,000) and the items of expenditure it covers. Loans may cover cost of travel, course fee and accommodation and living expenses. Applicants must specify the categories of expenditure for which the loan is sought. Loans are awarded in part on the expected ability of the recipient to be able to pay back the loan and therefore applicants are asked to name a guarantor.
6. A budget will be allocated to the NFTET on the basis of an analysis of the economic and social needs of the Maldives. In order that the scheme is at least partially self-financing, 75% of the awards will be for loans and 25% for scholarships.
7. Awards of loans or scholarships may be made for any post-compulsory education programme leading to an accredited qualification in the Maldives or abroad. Applicants must hold the required entry qualifications for the programme they propose to follow. The Board at its discretion may fund participation in a bridging programme to enable the applicant to reach the required entry level.

8. The criteria to be used to determine awards are:
- a) The qualification for which the award is being sought contributes to the social and economic priorities of the Government
 - b) The qualification for which the award is being sought contributes to the development of broad generic skills applicable in a range of occupations
 - c) The applicant is in financial need, such that he or she would be unable to undertake the programme without the award
 - d) The applicant has an outstanding chance of success in his/her chosen programme on the basis of previous academic achievement, interview performance or both
9. The Board of Trustees will approve a scoring system based on these criteria. The Board will select those candidates in order of merit on the basis of the scoring system until the amount of money available to the Fund is exhausted.
10. The Board may, if it so determines, create a quota system to ensure that specific disadvantaged groups receive a certain number of awards.
11. Recipients of awards will be subject to bonding, i.e. a requirement to work for a specified period of time in the Maldives. Bonding for scholarship recipients will be based on the duration of the programme for which the scholarship has been awarded. For loan recipients bonding will depend on the size of loan awarded as follows:

Table 1: Loan amount and period of bond	
Amount of loan (Rf.)	Bonding period (years)
Up to 25,000	1
25,001-50,000	1.5
50,001-100,000	2
100,001-200,000	3
200,001-300,000	4
300,001-500,000	5
500,000+	7

12. The Board of Trustees will ensure that information and counselling is available throughout the Maldives. In June of each year, a batch of leaflets describing the loans and scholarship scheme will be sent to every secondary school in the Maldives for general distribution. A member of staff in each school will be responsible for providing information and advice about the scheme and the application procedures. NFTET staff will be responsible for ensuring that they are adequately briefed.
13. Requests for details of application procedures and for application forms may be made in writing, by email or fax or over the internet. The date by which applications must be received will be sent to and disseminated by every secondary school and accredited tertiary institution. Each application should include the name of the applicant's guarantor. If acceptable reasons are offered, inability to provide the name of a guarantor should not automatically disbar an applicant. The names of successful applicants will be announced each January.
14. Repayments of loans and scholarships must begin three months after completion of the course of study and must be completed within a period of 15 years. Repayment will normally be through a standing order with the Bank of Maldives.
15. In the event of award recipients falling behind on repayments, the Board may allow temporary suspension of payments. The period of suspension should not exceed one year. In the event of further difficulties the NFTET will have recourse to the guarantor. Award recipients will be informed at the time of the award that repayments will be pursued vigorously by the NFTET.
16. Data should be collected and collated on age, gender, geographical location and occupation (or parental occupations). The data will be used by the Board to monitor the extent to which different sections of Maldives society, especially the disadvantaged, defined in terms of geographical origin and socio-economic background, benefit from the system.
17. Information on the repayments made to the NFTET will be collated quarterly and presented to the Board at its quarterly meeting.

Annex 3: Regulations on Loans and Scholarships

18. Information on post-course destinations (occupations) and salaries of loan and scholarship recipients will be collected and evaluated to find out the extent to which awards have contributed to Government priorities.

Note

The following document is 'work-in-progress'. While it contains all the key ideas and principles the authors think should be included, it will be strengthened by the inclusion of further examples from the curriculum materials to illustrate these principles. It will also be refined as a result of using it as a training manual with prospective curriculum writers

Annex 5 Curriculum Materials Development Manual

Introduction

This manual has been produced to assist teachers and other educational practitioners to write high quality curriculum materials. It was developed through the experience of writing curriculum materials for lower secondary schools in the Maldives through the *Strengthening the Education Framework Towards Vision 2020* Project.

The Process of Developing Curriculum Materials

The process of developing curriculum materials is summarised below.

- (i) Syllabus analysis
- (ii) Learning objectives
- (iii) Analysing learning needs
- (iv) Effective learning and teaching methods
- (v) The Maldivian context
- (vi) Formative assessment
- (vii) Illustrations
- (viii) Format of resources
- (ix) Piloting and evaluation

Syllabus Analysis

Curriculum materials are developed to help teachers deliver effective *lessons*. The starting point for the overall process, therefore, is to analyse the syllabus and set it out as a series of lessons, each with its own set of objectives. This planned sequence of

lessons is usually called a *scheme of work*. The scheme of work provides the basis both for lesson plans and curriculum materials

The schemes used in the Maldives at present are developed by individual schools with the help of their subject teachers and head of departments. The schemes provide information on the method of presentation of the content, the experiments to be carried out, the resources required and the method of assessment. It also provides information on the sequencing of activities and the duration of the lesson.

Example: Extract from Scheme of Work

Learning Objectives

Deciding on the learning objectives for a lesson is a crucial. Learning objectives set out what the students should know or be able to do as a result of the learning in which they will engage in the course of the lesson.

Focussing on learning objectives makes the teacher think - not of what he or she will be doing – but what the students are to learn. It switches the emphasis from the teacher (a teacher-centred approach) to the student (a student-centred approach).

If the learning objectives are expressed clearly, it becomes easier to identify what activities the students must engage in to attain the objectives and how the teacher will assess whether the students have succeeded in meeting the learning objectives.

Good learning objectives should be **SMART**

Specific

Measurable

Attainable

Realistic

Time - bound

Specific

It should be clear what needs to be done to achieve the objective. If the statement is vague, it's not a good objective.

Measurable

When you have drafted an objective, ask yourself 'How will I know whether students have achieved it?' Is it capable of being measured?

Attainable

Is it possible for the students to attain the objective?

Realistic

Even if it's an attainable objective, is it realistic for all students in the class or in the time available?

Time - bound

You should specify when the objective is expected to be achieved. By the end of the lesson? Or at some later specified point?

Example

The broad objectives of the syllabus are split into more specific objectives that could be achieved during a single or double period.

Syllabus objective.

- describe how to measure density using appropriate methods.

Specific Objectives drawn from the syllabus objectives.

- The student will be able to measure the density of a cube by measuring its length, breadth and height.
- The students will be able to measure the density of an irregular object using displacement method.

Analysing Learning Needs

Once you are clear about the objectives for the lesson, you need to consider the learning needs of the students. Some of these stem from an analysis of the content of the lesson.

- Does the lesson depend on the students having some **prior knowledge or skills** or using material learned earlier in the course? Is there a need to check or recap at the outset of the lesson? Might some students have a particular difficulty because of lack of the required prior knowledge?
- Does the topic **relate to other topics** in the course **or other subjects**? Might it be useful to explore these links with the class?
- Are there possible **challenges to learners** such as difficult concepts?
- How will the lesson be **differentiated**? How should the teacher support slower learners and provide extension activities for more able learners.
- What is the **relevance of the learning to life beyond school**? Are there examples and applications that will help students relate more easily to the topic?

Example of identifying prior knowledge and use of alternative methods

- Students should have prior knowledge about cell parts and their functions.
- If prepared slides are available students can be asked to identify those cells by using individual microscopes. Prepared slides work best.
- Students will identify each as either plant or animal cell.
- Students will then explain why they have identified each as either a “Plant” or an “Animal”.
- If prepared slides are not available students can identify cells from printed copies of the Cell Photograph page.

Effective Learning and Teaching Methods

There is a wide range of teaching and learning methods that can be used. Don't be confined to 'chalk and talk'. The main methods are:

Direct instruction

Direct instruction covers lectures and presentations by the teacher. It is an essential classroom method and is often the most efficient and effective way of conveying information and ideas. Good direct instruction can also motivate and inspire students.

However, it should not become the sole or dominant method because it casts students in a passive role, as mere recipients of the wisdom of the teacher.

Use of audio/visual aids

Direct instruction can be made more stimulating through the use of audio-visual aids. One such aid is 'PowerPoint'; its use can make the teacher's lecture both clearer and more stimulating. It is useful to learn how to create and use effective PowerPoint presentations. However, like any such tool, it should not be over-used.

There are other types of visual aid that are equally important, including real examples brought into the classroom (or observed in the field). These 'real visual aids' are important too and teachers should seek every opportunity to make use of them.

Questioning

It could be argued that this is the most important teaching method of all. Good teachers intersperse direct instruction with questions to students. It is very important for teachers to learn good questioning techniques. Questions should be clear and capable of being answered by the students on the basis of what they have learned or are likely to know. They may be used to check whether students have understood what is being taught. They may also be used to stretch students and make them think.

It is a good idea to direct questions to individual students (although taking care not to fire difficult questions at less able students). This helps avoid a situation where a few students answer all the questions and helps the teacher to ensure that all students are following the lesson.

Two 'don'ts'.

1. Don't be impatient and answer your own question if you don't get an immediate response. Try phrasing it another way. Make the students think.
2. Never ask 'Does everyone understand?' or 'Is that clear then?' or questions like that. The students who haven't understood will rarely tell you, for fear of looking stupid.

Case studies

Case studies are a very useful method, particularly in Business subjects. They are good for showing the students practical examples and developing their problem solving skills. Large case studies can be time-consuming to devise but short scenarios (which are easier to write can be very effective).

Practical exercises and projects

These are applicable in every subject. When planning a lesson, teachers should always try to create some activities that involve the students in applying the learning. Use of such exercises makes it far more likely that learning will actually take place – and also provides a good way for the teacher to check how well students are learning.

A project is a large scale practical activity. It can be a good way of encouraging students to develop their research and investigation skills and competence in extended writing. A group project will also develop teamwork.

Small group discussion or activity

Sometimes, it's a good idea for students to complete activities individually. It helps the teacher to know how each student is doing. However, it's a good idea to balance this with small group activity. This helps develop the students' skills in communicating to each other and working collaboratively. It can also be fun for the students and help their motivation.

Student presentations

This method can be associated with projects and small group discussions or activities. A student presentation can range from a simple report back on a group discussion to a full-blown presentation using PowerPoint. It is a very useful way of encouraging effective learning (you're more likely to recall what you've said than what you've heard) and developing self confidence and communication skills.

Role play

Role play is useful in giving students an 'almost real life' situation through acting out. Role plays may be unscripted – where the students are just given a situation or brief and

asked to use their imagination in developing the role play – or may be scripted, as in the example below.

SAMPLE DIALOGUE FOR ROLE PLAY

ACT

Broker: I've got a deal. How many of you are willing to sell STO shares?

Market maker 1: How much can the buyer pay?

Broker: He says he can buy 20.

Market maker 2: How much can he pay?

Broker: He says he can pay Rf 20 each?

Market maker 2: What only Rf 20? I'm sorry.

Market maker 1: I think I can sell 10 shares for Rf20 each.

Market maker 3: me too

Broker: So that's done, then. Well, I'll let my customer know of this deal, and see you then...thank you very much for your time.

Market makers: Oh, sure. You're most welcome!

The Maldivian Context

Students always learn better if the learning is concrete and can be related to everyday life. Every opportunity should be taken, therefore, to relate learning to the Maldivian context.

Formative Assessment

One of the most important aspects of teaching is checking that students have understood what has been taught. When planning a lesson, therefore, teachers should ensure that there is formative assessment. This can be achieved through the use of

short written tests. However, it can also be done quite informally, through question and answer sessions or practical exercises.

Example of test for formative assessment purpose

Underline the appropriate answer.

1. What benefit does a stock exchange provide?

- A. an opportunity for banks to create new money
- B. an opportunity to purchase foreign currency
- C. an opportunity to sell shares quickly
- D. a safeguard against the risk of loss

2. What does it mean if a company's shares are quoted on a stock exchange?

- A. the company has unlimited liability
- B. the company may offer shares to the public
- C. the stock exchange fixes the price of the shares
- D. the stock exchange guarantees shareholders against loss

3. Which of the following are sold on a stock exchange?

- A. new shares and securities only
- B. debentures and IOU certificates
- C. second hand shares and securities mostly
- D. mostly government securities

4. "Share prices quoted on a stock exchange act as a barometer of the economy". This means

- A. it tells rival companies which company is most threatening
- B. they tell government which company needs more subsidies
- C. they control the performance of the economy
- D. they reflect the performance of the economy

5. Which of the following does a stock exchange facilitate?

- A. aggregate demand in the economy
- B. current economic growth
- C. short-term spending
- D. long-term borrowing

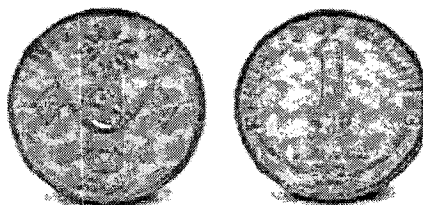
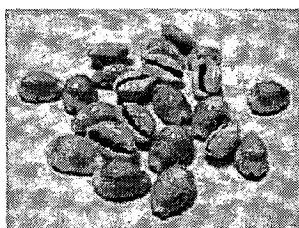
6. Which of the following is true of companies quoted on a stock exchange?

- A. they are approved by the Stock Exchange Council
- B. they are approved by the general public
- C. any public limited company can issue shares on a stock exchange
- D. they need to find enough market makers before they can issue shares

Use of illustrations

Good curriculum materials should be inviting to read or use! Large quantities of uninterrupted text won't achieve this aim. Therefore, it's essential to consider the use of relevant, helpful and attractive illustrations.

The following example is one used to show the Maldivian currency at different stages of history.



Format of resources

- a) Teacher notes – explanation of ways of using materials (incl. alternatives) and structure of lesson

b) Teacher resources, e.g. Powerpoints

c) Student handouts

d) Learning activities

Piloting and Evaluation

All curriculum materials, no matter how experienced the writer need to be piloted or trialled and then modified as required in the light of feedback. The evaluation should seek answers to question such as:

- Do teachers find materials easy to use?
- Do students find materials clear and comprehensible?
- Do suggested timings work?
- How can the draft materials be improved?

Annex 6 Tabular Data from Parental Survey

Sno	1		2	3	4	5	6		7					8	9	10	11	12	13	14	15	16
	Atoll	Island	HHTot	Adults	HESD	IncAHe	TotInc	Work1	Work2	Work3	Work4	Work5	GirlU3	BoyU3	GirlU6	BoyU6	Girl13	Boy13	Girl18	Boy18	School	
1	K	Guriadhoo	8	7	1	0	5000	5					1	0	1	0	1	3	0	0	3	
2	K	Guriadhoo	3	2	1	2	1850	2					1	0	0	0	0	0	0	0	1	
3	K	Guriadhoo	7	4	1	5	1500	5					0	0	0	0	1	1	0	1	1	
4	K	Guriadhoo	5	3	1	1	2000	7					0	0	0	0	1	1	0	1	1	
5	K	Guriadhoo	8	2	1	2	1600	2					2	0	0	0	3	1	1	1	2	
6	K	Guriadhoo	7	2	1	5	4000	5					1	1	0	0	0	2	0	1	0	
7	K	Guriadhoo	8	4	1	2	2000	2					0	0	0	0	1	1	1	0	2	
8	K	Guriadhoo	4	2	1	2	2390	7					0	0	0	0	1	1	0	0	1	
9	K	Guriadhoo	7	4	1	1	1500	1					0	0	0	1	1	1	0	0	1	
10	K	Guriadhoo	10	5	1	2	5500	2	2				1	0	0	0	0	1	2	1	3	
11	K	Maafushi	5	3	1	1	6250	1	2				0	1	0	0	0	0	0	1	0	
12	K	Maafushi	11	6	1	5	20400	5	2	2	2	2	0	0	1	0	0	1	1	1	2	
13	K	Maafushi	8	4	1	0	4300	2	2				0	1	0	1	1	0	1	1	2	
14	K	Maafushi	16	7	1	2	8210	2	6				0	0	0	1	1	2	3	0	2	
15	K	Maafushi	5	2	1	6	6000	6					0	0	0	1	2	0	0	0	1	
16	K	Maafushi	8	4	1	7	6200	7	5	2	7		0	1	0	0	0	1	0	2	3	
17	K	Maafushi	16	9	1	2	13200	7	7	2	2	5	1	0	0	2	1	3	0	0	1	
18	K	Maafushi	9	5	1	2	9300	2	2	2			0	0	1	0	1	0	2	0	4	
19	K	Maafushi	8	4	1	2	10000	2	7	6			0	0	0	0	1	1	1	0	2	
20	K	Maafushi	14	8	1	2	11210	2	2	2	2	2	0	1	0	0	4	0	0	1	4	
21	K	Maafushi	6	1	1	2	5000	2					0	0	0	1	2	1	1	1	3	
22	K	Maafushi	6	2	1	2	5500	2	2				1	0	1	0	0	1	1	0	2	
23	H.DH	Vaikaradhoo	7	2	1	7	0	0					0	0	1	0	0	3	1	0	2	
24	H.DH	Vaikaradhoo	7	4	1	2	5300	2	7				0	0	0	0	1	0	0	1	1	
25	H.DH	Vaikaradhoo	7	4	1	6	6566	6	2				0	0	0	1	1	2	1	0	1	
26	H.DH	Vaikaradhoo	13	6	1	6	16275	7	7	7			0	0	0	2	1	0	2	0	3	
27	H.DH	Vaikaradhoo	3	2	1	2	3800	2	7				0	0	0	0	1	0	0	0	1	
28	H.DH	Vaikaradhoo	6	4	1	6	5960	7	7	7	7	7	0	0	1	0	1	0	0	0	2	
29	H.DH	Vaikaradhoo	6	2	1	1	5000	1					0	0	0	0	1	1	1	1	2	
30	H.DH	Vaikaradhoo	9	5	1	1	12000	3					0	0	0	0	0	1	1	0	1	
31	H.DH	Vaikaradhoo	8	2	1	3	3500	3					0	0	0	0	1	2	2	1	2	
32	H.DH	Vaikaradhoo	7	3	1	7	600	7					0	0	1	0	1	0	2	0	3	
33	H.DH	Vaikaradhoo	7	2	1	2	1700	0					0	0	0	0	1	1	1	2	1	
34	H.DH	Vaikaradhoo	9	5	1	7	7300	7	7	7			0	0	0	0	2	0	1	1	3	
35	S	Hulhudhoo	9	5	1	0	6244.5	2	2	2			0	0	1	1	0	1	0	1	1	
36	S	Hithadhoo	8	2	1	2	0	0					1	1	1	0	1	1	0	1	2	
37	S	Maradhoo	12	4	1	5	6000	5					0	0	0	0	1	1	0	0	1	
38	S	Hithadhoo	10	6	1	1	3000	1	7				0	0	0	0	0	4	0	1	0	
39	S	Maradhoo	6	2	1	7	1000	7					0	0	0	0	1	0	0	0	1	
40	S	Feydhoo	6	4	1	0	6750	2	7				1	1	0	0	0	0	1	0	1	
41	S	Feydhoo	10	5	1	2	6000	7	4				0	0	0	0	2	2	0	0	2	
42	S	Meedhoo	7	4	1	6	4500	4	6				0	0	1	1	0	1	0	0	1	
43	S	Feydhoo	11	9	1	1	8200	1	1	1			0	0	1	1	0	0	0	0	1	
44	S	Hithadhoo	6	2	1	6	2500	6					1	0	1	0	1	1	0	0	2	
45	S	Hithadhoo	10	8	1	6	0	6	1				1	0	0	1	0	0	0	0	1	
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47	S	Meedhoo	9	5	1	1	3500	1	7				0	1	0	0	2	0	1	1	3	

Sno	1		2	3	4	5	6		7					8	9	10	11	12	13	14	15	16
	Atoll	Island	HHTotal	Adults	HESD	IncAHe	TotInc		Work1	Work2	Work3	Work4	Work5	GirlU3	BoyU3	GirlU6	BoyU6	Girl13	Boy13	Girl18	Boy18	School
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49	S		4	2	1	1	3000		1					0	0	0	1	1	0	0	0	1
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56	H.DH		20	6		3	0		0	0				0	0	0	0	2	0	2	0	5
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73	H.DH	Vaikaradhoo	4	2	1	3	3000		6					0	0	1	0	1	0	0	0	2
74	G.Dh	Nadella	10	5	1	7	0		1													
75	G.Dh	Gadhdhoo	6	2	1	2	3000		2					0	1	0	0	2	1	0	0	2
76	G.Dh	Thinadhoo	5	3	1	6	14000		7	7	7			0	0	1	0	0	1	1	0	2
77	G.Dh	Fares	5	2	1	2	3000		2	2												
78	G.Dh	Thinadhoo	9	6	1	2	7800		2	7	2	2		0	0	0	0	0	0	1	1	0
79	0	0	10	6	1	5	0		7													
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82	0	0	9	6	1	0	2500		2					0	1	2	1	0	0	1	1	3
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85			3	1	1	7	700		7					0	0	1	0	0	1	0	0	0
86	G.Dh	Thinadhoo	8	5	1	2	2050		2					0	0	0	0	0	0	2	0	2
87	G.Dh	Fiyoaree	7	4	1	2	1500		2	5				1	0	0	0	2	0	1	3	2
88	G.Dh	Thinadhoo	7	5	1	5	8000		7	2	2	7		0	0	0	0	1	0	1	0	2
89	G.Dh	Thinadhoo	10	6	1	5	6000		5	7	7			0	0	0	1	2	0	0	3	2
90	G.Dh	Thinadhoo	6	2	1	3	4200		7													
91	G.Dh	Thinadhoo	10	7	1	2	4000		2					1	0	1	0	2	3	4	0	2
92	G.Dh	Hoadeddhoo	5	4	1	6	1500		7					0	0	0	0	1	0	0	0	1
93	G.Dh	Thinadhoo	5	2	1	6	1000		7					0	0	0	0	0	1	0	1	0
94			6	2	1	5	10000		5	7				0	0	1	1	1	2	0	0	1

Sno	1		2	3	4	5	6	7					8	9	10	11	12	13	14	15	16
	Atoll	Island	HH Total	Adults	HESD	IncAHe	TotInc	Work1	Work2	Work3	Work4	Work5	GirlU3	BoyU3	GirlU6	BoyU6	Girl13	Boy13	Girl18	Boy18	School
95	G.Dh	Thinadhoo	5	4	1	0	5000	2					0	1	0	0	0	0	0	0	0
96	G.Dh	Thinadhoo	9	5	1	2	14500	2	2	2											
97	G.Dh	Thinadhoo	5	2	1	6	7500	7					0	0	0	0	1	0	0	2	1
98	G.Dh	Thinadhoo	5	3	1	2	4400	3	7	7											
99	G.Dh	Thinadhoo	6	4	1	8	3650	2					1	0	0	1	0	0	0	0	0
100	G.Dh	Vaadhoo	5	2	1	7	3250	7					0	0	0	1	1	1	0	0	1
101	K	Male'	6	2	5	7	23000	7					0	0	0	0	1	0	2	0	2
102	K	Male'	6	4	2	2	7305	2	2	2			1	0	0	0	0	0	0	0	1
103	K	Male'	18	4	3	8	20500	2	7	7	7		0	0	0	0	0	1	0	1	2
104	K	Male'	6	5	3	2	12000	2					0	0	0	0	0	0	1	1	1
105	K	Male'	5	2	5	2	6470	2	7				0	0	0	1	0	0	0	1	0
106	K	Male'	7	2	5	2	21000	2	6				0	0	0	0	1	0	1	0	2
107	G.Dh	Fares	6	3		4	3500	4					3	2	2	0	3	0	0	0	3
108	G.Dh	Fares	40	16	1	8		4	2	7	1		2	1	0	3	1	3	2	1	3
109	G.Dh	Maathoda	14	9	3	6		2					0	1	1	0	0	0	2	1	3
110	G.Dh	Fiyoaree	10	6	2	7	14225	7	7	7	7		1	2	1	0	0	0	0	1	3
111	G.Dh	Hoadedhdhoo	16	9	1	8	12675	7	7	7	7	2	2	0	0	0	5	0	0	0	7
112	S	Feydhoo	14	11	2	2							0	0	1	0	0	1	1	1	2
113	S	Maradhoo	5	3	2	7	7000	7	7				0	0	0	0	0	1	1	0	1
114	S	Hulhudhoo	10	3	5	2	15000	2					0	1	0	0	0	2	0	2	0
115	S	Meedhoo	6	2	5	7	4410	7					0	0	0	0	2	0	0	0	3
116	S	Hithadhoo	5	2	3	7	8000	7					0	0	1	0	0	0	1	1	2
117	Sh	Maroshee	7	5	5	7	3000	7					0	0	0	2	0	1	0	0	0
118	Sh	Komandoo	10	4	2	5	13500	5	7	2			1	1	0	1	0	1	1	1	1
119	F	Nilandhoo	9	8	1	7		7					0	0	0	0	1	0	0	0	1
120	F	Nilandhoo	4	2	5	7	10000	7					0	0	0	0	1	0	1	0	2
121	Ari	Maalhos	7	3	1	5	5000	5	1				0	0	1	0	0	1	1	1	2
122	H.DH	Neykurendhoo	6	4	1	7	10000	7	5				0	0	0	0	2	1	1	0	2
123	H.A	Thakandhoo	3	2	3	7	2275	7					0	1	0	0	0	0	0	0	0
124			6	2	1	5	3000	5					0	0	0	1	1	1	0	1	1
125			6	3	1	7		7					0	0	0	0	2	1	1	0	3
126			25	9	2								1	2	0	0	2	2	3	3	4

Sno	17	18	22	23	24	25	26	27	28	29	30	31	32	33	34	37	38
	School	School	Rent	Food	Trnspt	Sports	OthExp	SchFes	TxtBPr	TxtBSe	Statnry	Tuition	TuitFes	Categd	Loan	PrQ	SecQ
1	3	6	0	600	0	200	0	0	600	0	600	0	0	0	0	2	2
2	0	1	0	400	0	0	0	0	800	0	900	0	0	0	0	2	0
3	2	3	0	600	0	100	0	0	1800	0	2000	3	500	1	0	4	0
4	2	3	0	550	0	150	0	0	1000	0	2000	3	175	2	0	4	0
5	3	5	800	300	0	200	0	4500	3500	2500	41600	3	425	1	0	2	3
6	4	4	0	450	0	170	0	0	1000	0	1300	4	450	2	0	4	0
7	1	3	500	250	0	50	0	2400	2000	3000	16800	3	700	1	1	2	3
8	1	2	0	200	0	20	200	0	1000	0	500	2	300	1	0	2	0
9	2	3	0	600	0	100	0	0	1800	0	2000	2	500	1	0	4	0
10	2	5	1000	0	0	100	0	2800	5000	3000	12000	0	0	0	0	4	3
11	2	2	0	300	0	0	420	240	0	1500	500	0	0	0	0	2	2
12	3	5	0	1000	0	0	0	120	700	4535	580	1	150	1	0	3	3
13	1	3	0	300	60	50	0	0	470	1600	1000	3	550	4	0	2	4
14	3	5	500	2000	100	200	0	130	250	1500	2500	5	3300	5	0	2	2
15	2	3	1000	2200	80	100	0	240	250	0	6000	3	1800	5	0	2	2
16	0	3	0	3000	500	0	500	0	800	1200	800	0	0	0	0	1	1
17	5	6	750	500	250	150	700	3120	750	0	1200	13200	2200	1	0	2	2
18	0	4	0	600	100	100	176	3200	1000	1575	1000	3	700	1	0	3	3
19	1	3	0	600	100	100	35	0	1080	1540	1300	450	150	1	0	3	3
20	1	5	250	800	100	0	860	2640	187	1030	1000	5	9060	1	0	3	3
21	3	6	1000	1000	500	500	1500	120	1800	4000	1500	4	300	1	0	3	3
22	1	3	0	750	200	100	150	720	1000	2500	2500	3	180	1	0	2	2
23	3	5	400	400	300	100	0	540	500	1800	3000	3	1200	1	0	3	2
24	2	3	0	450	0	150	0	0	550	2000	1500	2	80	1	0	3	3
25	2	3	0	140	0	0	0	1570	1500	0	35	1	100	2	0	3	3
26	3	6	0	3000	25	80	0	45	2000	1000	10000	5	200	1	0	3	2
27	0	1	0	200	25	20	0	0	1000	0	1200	1	100	1	0	3	3
28	0	2	0	150	0	0	0	540	690	0	577	1	600	2	0	4	4
29	2	4	600	800	300	100	0	0	300	1800	1500	4	100	1	0	3	2
30	1	2	300	500	300	100	0	500	1000	1900	1200	2	390	1	0	3	2
31	3	5	60	100	0	0	0	0	500	1200	3000	4	30	1	0	3	3
32	1	4	80	600	100	50	200	0	500	1200	1500	0	0	0	0	3	2
33	3	4	0	2000	350	100	550	1400	2000	3000	0	4	100	1	500	3	3
34	1	4	500	100	0	0	50	0	1080	2050	150	0	0	0	0	4	4
35	2	3	0	1000	30	0	0	900	250	1800	8000	2	2400	1	0	1	1
36	2	4	0	550	90	80	4280	1200	300	1500	300	2	200	1	0	3	3
37	4	5	0	1000	0	500	0	0	2500	0	1000	4	4000	1	0	3	4
38	5	5	0	630	280	500	0	0	2700	1500	700	3	200	1	0	3	4
39	1	2	0	0	0	0	0	0	0	0	0	1	300	1	0	3	0
40	0	1	0	1000	188	50	735	0	0	1500	700	0	0	0	0	4	3
41	2	4	0	700	0	0	50	0	0	0	0	0	0	0	0	4	3
42	2	3	0	250	0	0	0	600	500	0	600	1	1200	1	0	5	4
43	1	2	0	500	0	0	0	1200	0	0	0	0	0	0	0	4	4
44	1	3	0	300	0	0	0	1500	700	0	1050	0	0	0	0	3	0
45	0	1	0	60	150	0	0	1500	300	0	0	0	0	0	0	4	4
46	2	2	0	200	0	500	0	0	200	2050	1500	2	200	4	0	3	3
47	1	4	0	800	20	120	0	0	250	2050	4000	0	0	0	0	3	2

Sno	17 School	18 School	22 Rent	23 Food	24 Trnspt	25 Sports	26 OthExp	27 SchlFe	28 TxtBPr	29 TxtBSe	30 Statnry	31 Tuition	32 TuitFee	33 Catego	34 Loan	37 PrQ	38 SecQ
48	4	8	0	2500	150	200	0	0	400	800	500	3	150	2	0	4	3
49	1	2	0	700	200	200	0	100	900	200	800	1	70	2	0	3	4
50	1	3	5000	10000	500	0	2200	900	400	0	1500	0	0	0	0	4	3
51	1	4	428	428	0	500	0	150	800	1800	700	4	200	1	0	5	0
52	4	9	0	1250	0	200	0	0	400	2000	2500	0	0	0	0	4	4
53	1	2	0	600	0	100	300	0	350	0	600	2	1500	1	0	4	0
54	2	3	0	450	0	300	0	0	0	0	0	3	600	1	0	1	2
55	3	3	0	500	0	200	1000	500	300	2000	0	0	0	0	0	2	2
56	2	7	0	500	0	0	0	50	300	2000	0	3	150	0	0	2	3
57	2	5	0	500	0	500	750	600	0	0	0	4	50	2	0	1	1
58	2	4	0	0	0	0	0	0	1500	1000	0	0	0	1	0	3	3
59	1	5	500	0	0	0	0	500	1000	2000	500	5	50	1	0	5	2
60	1	2	0	300	150	200	0	0	1000	0	500	2	200	2	0	2	2
61	2	4	100	50	350	300	0	325	100	2000	0	3	100	1	0	3	2
62	1	1	0	100	0	0	0	0	0	0	0	1	50	1	0	3	2
63	1	1	0	300	100	0	0	50	500	0	100	1	50	1	0	1	1
64	0	2	40	30	50	0	0	1800	250	0	700	2	150	1	1500	3	3
65	0	4	33	40	0	0	0	3460	500	1800	400	2	150	5	500	3	1
66	1	2	0	300	0	0	0	0	800	1000	1500	0	0	0	0	2	2
67	3	3	0	300	0	0	0	600	800	0	1500	2	500	2	0	2	2
68	2	3	500	100	250	0	400	0	800	0	500	1	300	2	0	4	0
69	1	2	0	2500	100	300	250	0	800	1200	250	1	200	1	0	5	5
70	5	6	0	500	0	100	0	600	0	0	0	5	100	1	0	5	3
71	1	2	0	800	200	100	160	720	500	0	360	2	50	1	0	1	0
72	2	3	0	200	0	0	0	2200	0	0	0	3	100	1	0	3	3
73	0	2	0	1000	200	0	700	0	700	0	0	1	100	1	0	2	2
74																4	4
75	1	3	0	1500	100	50	0	0	500	0	300	2	200	3	0	3	3
76	1	3	0	3500	200	1000	0	1200	500	0	2500	2	150	2	0	1	1
77												2	230	3	0	3	2
78	1	1	0	4000	1000	500	0	450	300	0	1000	0	0	0	2600	1	1
79												4	100	3	0	3	1
80	2	5	0	15000	4000	2000	0	0	2000	0	1000	2	120	1	0	1	1
81	1	3	0	1000	0	600	0	500	500	800	0	3	100	3	0	4	4
82	1	4	0	2000	500	1000	0	350	0	0	0	4	150	1	0	4	3
83	1	3	0	0	0	0	0	100	200	0	0	2	100	1	0	5	5
84	6	9	0	5000	0	0	0	150	500	0	2000		100	2	0	4	4
85	1	1	0	70	0	0	0	3500	0	0	0	0	0	0	0	2	3
86	0	2	0	300	0	0	1500	0	0	2000	500	2	300	1	0	4	3
87	1	3	0	200	0	0	0	0	1300	900	0	2	200	2	0	4	4
88	0	2	0	200	0	300	0	0	450	1200	800	2	150	1	0	3	3
89	3	5	0	1500	100	0	0	650	0	0	0	4	100	1	0	4	3
90												4	150	1	0	5	4
91	2	4	0	500	0	0	0	0	2000	1000	2000	5	50	0	0	5	5
92	0	1	0	700	100	0	0	0	1000	0	0	1	100	2	0	3	0
93	2	2	0	0	0	0	0	0	0	2000	1800	2	100	1	0	4	4
94	2	3	0	500	1000	0	0	0	400	0	200	0	0	1	0	3	2

Sno	17 School	18 School	22 Rent	23 Food	24 Trnspt	25 Sports	26 OthExp	27 SchlFe	28 TxtBPr	29 TxtBSe	30 Statnry	31 Tuition	32 TuitFee	33 Catego	34 Loan	37 PrQ	38 SecQ
95	1	1	0	500	150	150	0	900	0	0	300	0	0	0	0	3	3
96												2	350	1	0	4	4
97	2	3	0	6000	3000	2000	0	0	1000	4000	3000	2	200	1	0	5	5
98												0	1400	1	0	5	5
99	1	1	0	0	0	0	0	75	0	0	0	0	0	0	0	4	3
100	2	3	1200	500	100	200	0	385	350	0	300	0	0	0	0	5	0
101	0	2	0	600	50	100	0	0	600	4000	0	2	900	1	0	4	4
102	0	1	1000	500	400	100	2500	60	300	2000	1000	0	0	3	0	3	2
103	2	4	0	600	100	50	0	2400	500	1000	500	2		1	0	5	4
104	1	2	0	800	0	0	500	0	0	3000	2000	1		1	0	4	3
105	2	2	2000	500	200	200	0	480	600	3000	1000	2		1	0	3	3
106	0	2	0	700	0	0	0	0	0	3000	1000						
107	2	5	1800	1500	0	700	0					4	350	0	0	4	4
108	7	10	0	1500	0	500	0	2610	0	0	70	7	150	1	0	4	4
109	1	4	0	700	100	0	0	500	0	0	500	2	750	1	0	5	5
110	2	5	1500	600	50	0	400	6000	400	1500	250	2	1000	3	0	1	1
111	0	7	4500					0				0	0	0	0	5	4
112	1	3	0	1500	300	200	0	3000	400	800	500	1	1100	1	0	4	4
113	1	2	2500	500	0	0	0	3210	120	800	700	0	0	0	0	4	4
114	4	4	900	700	200	0		0	300	2500	500	0	0	0	0	4	4
115	0	3	250	500	150	0	0	1200	600	2000	500	0				1	2
116	1	3	1500	375	50	100	0	480	0	7000	1000	2	1000	1	0	3	3
117	3	3	3500	1000	800	0	0	0	2000	2500	800	2	200	1	0	2	2
118	2	3	800	600	150	100	0	2640	600	1000	500	3	75	1	0	4	2
119	0	0	750	600	150	100	400	5200	0	1500	600		200	1	0	3	3
120	0	2	6000	2000	300	300	0	2400	450	1200	400	0	0	0	0	4	3
121	2	4	0	2000				2610				0	0	1	0	4	3
122	1	3	4500	2000	1000	5000		240	10000	15000	1000	4	600	1	1	2	2
123	0	0	875	300	300	0	300									1	1
124	3	4	3500	2000	300	600	0	9120	0	1000	280	4	1000			2	2
125	1	4	4500	2000	1000	5000	0	450	100	1000	50000			3	0	4	2
126	5	9										5	250			4	3

	39	40	41	42
Sno	XtraEx	XtraEx	SpndX	XtraAm
1	200	200	1	150
2	100	100	1	200
3	100	100	1	200
4	100	100	1	150
5	200	800	1	150
6	100	100	1	200
7	200	200	1	150
8	1000	1000	1	200
9	100	100	1	200
10	100	100	1	200
11	0	0	1	1500
12	1500	1500	1	2000
13	1000	1500	1	2000
14	1000	1000	1	1500
15	2000	2000	1	1000
16	1000	1000	1	500
17	0	0	1	0
18	0	0	1	0
19	0	0	1	0
20	0	0	1	0
21	0	0	1	0
22	0	0	1	0
23	0	0		0
24	500	500	1	500
25	300	300	1	200
26	5000	2000	1	9000
27	3000	0	1	3500
28	300	0	1	500
29	1500	1200	1	500
30	500	350	1	500
31	1500	1000	1	100
32	1500	0	1	2000
33	1000	1000	1	500
34	200	75	1	1800
35	0	0	1	0
36	0	0	1	0
37	3000	0	1	2000
38	0	3000	1	0
39	3000	0	1	0
40	0	0	1	0
41	0	0	1	200
42	1500	1500	1	500
43	500	500	1	400
44	0	0	1	0
45	0	0	1	0
46	0	0		0
47	0	0		0

	39	40	41	42
Sno	XtraEx	XtraEx	SpndX	XtraAm
48	0	0	1	0
49	0	0	1	0
50	0	0	1	0
51	0	0		0
52	0	0		0
53	0	0	1	300
54	0	0	1	0
55	0	300	1	500
56	0	0		0
57	200	200	1	500
58	250	250	1	500
59	0	0	1	0
60	0	0	1	0
61	0	0	1	0
62	0	0	1	0
63	150	100	1	100
64	0	0	1	200
65	0	0	1	200
66	0	0	1	0
67	0	0	1	0
68	100	100	1	300
69	200	150	1	200
70	200	200	1	300
71	100	50	1	2000
72	2000	1500	1	0
73	1000	0	1	500
74	600	0	1	100
75	500	500	1	1000
76	500	500	1	0
77	0	0	1	0
78	0	0	1	0
79	50	50	1	0
80	50	50	1	0
81	500	500	1	500
82	3000	4000	1	0
83	600	300	1	800
84	500	500	1	200
85	500	500	1	500
86	0	0	1	1000
87	500	500	1	300
88	200	300	1	300
89	500	500	1	1000
90	1000	500	1	1000
91	300	200	1	3000
92	0	100	1	300
93	0	0	1	0
94	0	0	1	1000

	39	40	41	42
Sno	XtraEx	XtraEx	SpndX	XtraAm
95	0	600	1	1000
96	1500	500	1	1000
97	5000	10000	1	20000
98	200	1500	1	2300
99			1	
100	0	0	1	0
101	5000	0	1	5000
102	0	0	1	500
103	6000	6000	1	2000
104			1	5000
105	0	0	0	0
106				
107	500	500	1	300
108	200	200	0	0
109	1000	1000	1	1000
110	0	0	1	300
111	0	0	1	
112	0	0		
113			1	3000
114	0	2000	1	1000
115			1	
116	5000	5000	1	5000
117				
118	1000	1000	1	2000
119	300	300	1	1000
120	1000	0	1	1000
121	200	150	1	
122			1	
123			0	
124			1	
125			1	
126			1	