Kingdom of Morocco
Country Programme Evaluation

Situated along the coast of North Africa, Morocco accounts for a land area of 710,850 km$^2$ and an estimated population of 32.7 million (2006), of which 43 per cent is rural. The economy experienced a fresh upsurge in gross domestic product between 2001 and 2004, showing an average annual growth of 4.8 per cent during that period compared with 2.2 per cent over the previous decade. However, the rate of growth – still fairly unstable because of climatic fluctuations – is insufficient to create new jobs or reduce poverty to any significant extent. With an annual per capita income of US$1 700, Morocco falls into the category of middle-income countries. However, the social indicators still give rise to concern, particularly in the rural areas, as reflected in a fairly low level of human development (in 2005, Morocco was ranked 124th out of 177 countries in the United Nations Development Programme’s Human Development Index). Poverty remains a mainly rural phenomenon: one Moroccan out of four (or 25 per cent) in the rural areas is poor, against one out of ten in the towns and cities.

Over the last ten years, the Government of Morocco has developed a number of poverty reduction policies to enhance the livelihoods of the rural poor; many donors, such as the African Development Bank, European Union, Islamic Development Bank and the World Bank as well as bilateral cooperation agencies have supported Morocco’s poverty reduction efforts. In this context, IFAD’s contribution is fairly modest in terms of volume of funding (4 per cent of the Government’s budget allocated to the agricultural sector or agriculture and rural development sector), but fairly specific in terms of intervention approaches and targeting. Since the start of its operations in the country, IFAD has approved ten loans to Morocco for a total of around US$165 million. When combined with Government and cofinancier contributions, total project costs amounted to approximately US$1 453.1 million.

The IFAD Country Strategic Opportunities Paper (COSOP) for Morocco, formulated in 1999, was clear in its poverty analysis and definition of IFAD’s overall objectives in the country. Specifically, it defined three priority areas for intervention: (i) mountainous areas; (ii) low-productivity steppe rangelands; and (iii) arid zones in the south. However, certain limitations were noted by the evaluation, particularly with regard to (a) identification of potential partnerships, (b) coordination; and (c) piloting of interventions. Moreover, as the COSOP document has not so far been updated, there is no mention of changes that have taken place in the country’s social, political and economic context, or, for that matter, within IFAD itself.

Main findings

The evaluation found that, overall, the formulation and implementation of IFAD operations have been relevant and effective. They have also had a positive impact on assets and income, and led to improvements in living conditions in the rural areas, development of human and social capital, and wide-scale application of participatory concepts. These elements constitute a fairly solid launching pad for sustainable agriculture and rural development.
Thanks to agricultural interventions, such as the concreting of irrigation channels, rehabilitation of subsurface irrigation channels and spreading of floodwaters, at times, agriculture has been radically transformed in areas affected by climatic fluctuations. With regard to rural infrastructure, operations aimed at supplying drinking water have relieved women of their regular water-fetching chores. Similarly, the construction or rehabilitation of rural roads and tracks has improved access to social infrastructures such as health centres and schools.

The adoption of participatory approaches by projects has had an appreciable effect inasmuch as a large number of associations and professional organizations have been created. These entities cover various fields of activity, and young, qualified persons tend to hold important positions within them.

Interventions funded by IFAD and its partners have shown encouraging results in terms of increased production and income-generation opportunities. However, efforts are still needed in terms of marketing support and organization of value chains so as to improve the effectiveness and sustainability of interventions. In the case of agricultural produce intended for human consumption - particularly with regard to typical local products - access to large-scale distribution networks in urban centres is increasingly subject to the requirements of marketing and profitability. This factor will need to be taken into account in the future.

With regard to innovation, the evaluation concluded that IFAD’s programme in Morocco had been fairly innovative in technical terms but far less so with regard to rural finance and produce marketing. Moreover, there has been little synergy between IFAD’s activities financed by grants (e.g. technical assistance grants for agricultural research) and those financed by loans (investment projects). With a view to replicating and scaling up innovations, it is important to bear two priorities in mind: (i) the establishment of synergies between grant-funded and loan-funded activities; and (ii) the need for greater collaboration between innovation agents (NGOs, the research and development system, farmers, other development programmes) and IFAD operations.

The socio-economic surveys of project and control group samples, carried out as part of the evaluation, gave a clearer picture of results in terms of increases in, and consolidation of, the target population’s productive resources through the expansion of fruit-tree growing, crop diversification and consolidation of livestock numbers and health.

Central Haouz Irrigation Project
Worker at an irrigation canal construction site. 
IFAD photo by Joseph Marando

The new COSOP should be prepared within the framework of wider consultations, and provide for periodic updating and adjustment. Account should also be taken of the changing situation with regard to poverty in Morocco, new regional and national strategies/initiatives, and sectoral programmes - particularly with regard to rural development and natural resource management. In addition, the evaluation recommends that the new strategy should encompass prospects for multisectoral (and not solely agricultural) rural interventions and that it envisage partnerships with public institutions, including provincial and regional authorities, NGOs (including cooperatives and other grass-roots associations), the private sector and international organizations.

Policy dialogue. The evaluation recommends that, in cooperation with other international agencies, IFAD should step up its policy dialogue both with the Government of Morocco with a view to further improving the institutional and socio-economic context for implementation, and with other actors concerned. Boosting IFAD’s presence in the country would help intensify policy dialogue.

Rural finance sector. The rural finance sector, particularly microfinance, is undergoing a remarkable expansion in Morocco. In order to improve the effectiveness of operations financed by the Government in partnership with IFAD, consideration should be given to identifying the most effective instruments for supporting rural finance institutions in adapting financial products to the needs of small farmers and ensuring that credit conditions (amount and length of loan, and grace period) fit in with the production and marketing cycle. Dialogue is also required with public institutions with regard to certain juridical aspects (Law 18-97) that place limitations on microcredit associations in mobilizing savings.

Key recommendations

Developing a new country strategy. The new COSOP should be prepared within the framework of wider consultations, and provide for periodic updating and adjustment. Account should also be taken of the changing situation with regard to poverty in Morocco, new regional and national strategies/initiatives, and sectoral programmes - particularly with regard to rural development and natural resource management. In addition, the evaluation recommends that the new strategy should encompass prospects for multisectoral (and not solely agricultural) rural interventions and that it envisage partnerships with public institutions, including provincial and regional authorities, NGOs (including cooperatives and other grass-roots associations), the private sector and international organizations.

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Further information:


The designations employed and the presentation of the material in the map do not imply the expression of any opinion whatsoever on the part of IFAD concerning the delimitation of the frontiers or boundaries, or the authorities thereof.