AFRICAN DEVELOPMENT BANK GROUP

MOROCCO: EVALUATION OF BANK ASSISTANCE TO THE EDUCATION SECTOR

OPERATIONS EVALUATION DEPARTMENT
(OPEV)

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CURRENCY EQUIVALENTS

(30 April 2005)

UA1	=	MAD 12.9292
MAD 1	=	UA 0.0717
UA 1	=	US$ 1.51678

LIST OF ABBREVIATIONS AND ACRONYMS

ADB	:	African Development Bank
ADF	:	African Development Fund
BAJ	:	Barnamaj Al Aoulaouaiyat Al Iltimaiya (Social Priority Programme)
BTS	:	*Brevet de technicien supérieur* [certificate for skilled technicians]
MAD	:	Moroccan Dirham
GDP	:	Gross Domestic Product
IBRD	:	International Bank for Reconstruction and Development (WB)
ISTA	:	Higher Institute of Applied Technology
ITA	:	Institute for Applied Technology
MNE	:	Ministry of National Education
NGO	:	Non-Governmental Organization
NICT	:	New Information and Communication Technologies
OFPPT	:	*Office de la Formation Professionnelle et de la Promotion du Trava*il (Office for Vocational Training and Job Promotion)
PAEFQ	:	Support Project for Quality Basic Education
PIU	:	Project Implementation Unit
PREST	:	Strengthening Secondary and Technical Education Project
PRSE	:	Reform of Education System Programme
TTC	:	Teacher Training Centre
UA	:	Unit of Account
UNDP	:	United Nations Development Programme
UNESCO	:	United Nations Educational, Scientific and Cultural Organization
UNFPA	:	United Nations Population Fund
USAID	:	United States Agency for International Development

EXECUTIVE SUMMARY

1. *Objectives, Scope, and Methodology of the Review:* This review of the Bank's assistance to the education sector in Morocco seeks to assess the consistency of the Bank's policies and strategies with the policies and strategies defined by Moroccan authorities. It also seeks to evaluate the performance of the Bank's interventions in the sector. It draws lessons from experience and makes recommendations to strengthen the Bank's policies and strategies and to improve the quality of future operations. The study covers active Bank interventions over the 1994-2004 period. It is based on reviews of documents and on interviews with specialists at the Bank and in Morocco, and with other stakeholders in the education sector in Morocco during the mission that took place from 11 to 28 April 2005.

2. *Socio-economic Context:* As a result of economic reforms implemented in the early 1980s, Morocco achieved a satisfactory macro-economic performance; however, the levels of poverty, unemployment as well as social and regional inequalities in the country remain high. Access to education has improved, but several obstacles remain. The net enrolment rate in primary education rose from 52.4 percent to 92.0 percent from 1990-1991 to 2003-2004. Illiteracy still poses a major challenge. The illiteracy rate in 2003 was 34 percent for the total population, 67 percent for the rural population, and 61.9 percent for women. About 35 percent of youths aged 15 to 24 are illiterate. The Government is striving to improve the status of women, but gender inequalities remain strong, particularly in rural areas where 75 percent of women are illiterate, and only 47 percent of girls are enrolled in primary schools. The situation is better in urban areas where female illiteracy stands at 23 percent and the enrolment rate for girls at 83 percent.

3. *The Government's Education Policies and Strategies:* Until 2000, one of the major problems in the education system was to enroll all 6 year-old children in school. This challenge was all the more difficult to meet because the Government was faced with a high demand for education as a result of strong population growth. The 1985 reform introduced basic education spanning nine years and divided into a first cycle of six years and a second cycle of three years. This reform made it possible for children to stay in school for a longer period and reduced the dropout rate, thereby increasing the level of knowledge. However, the Moroccan education system is still plagued by structural problems, including: a) poor retention of students through the end of basic education; b) the need to improve the quality of education; c) poor coverage of rural areas with respect to secondary schools and hostels; and d) unequal access for boys and girls. Consequently, in 2000, the Government adopted the *National Charter for Education and Training*, which constitutes a new reform of the education system, aimed mainly at expanding and improving the quality of education by: a) decentralizing education and training; b) gearing education to the needs of the economic environment; c) reforming the curricula. Aligning training with the needs of the labor market remains a challenge.

4. *The Bank's Education Sector Policies and Strategies.* The three priority pillars of the Bank's education policy are basic education, a skilled labor force, and institutional development. The Bank emphasizes issues related to the participation of beneficiaries and the impact of involvement. The Bank intervened in Morocco to assist the Government in its efforts to narrow the gap in human resources development. In this context, the objectives of the Bank's assistance were to extend basic education to rural and peri-urban areas, and to develop scientific and technical education as well as vocational training.

5. *Lending and Non-Lending Operations:* The overall assessment of the Bank's assistance was deemed unsatisfactory with respect to both lending and non-lending operations. The projects were relevant, but their quality at entry was poor; the achievement of objectives was hampered by a number of factors, including the abandonment of qualitative components. For this reason, the Bank's assistance contributed little to the institutional development of the country. The assessment of non-lending activities was also rated unsatisfactory. The Bank did not conduct sectoral studies to support its interventions. Finally, Bank financing was not backed by technical expertise and assistance in line with the expectations of the Moroccan authorities.

6. *Recommendations to the Government*: It is important to effectively involve the population in the design, implementation, as well as monitoring and evaluation of education projects. In particular, the Government should: a) further encourage students to respect school assets so they can last longer ; b) foster the development of the private education sector; c) take the initiative to coordinate partners with a view to harmonizing interventions and maximizing the efficiency of their interventions.

7. *Recommendations to the Bank:* The Bank should: a) improve its interventions, particularly in technical assistance and sectoral studies; b) draw on its international experience to support Morocco's education reforms and measures; c) envisage support for private sector investments in education; d) conduct its own research and not rely too much on other partners; e) ensure that the qualitative components of education projects are implemented; f) envisage assistance to the country to establish a computerized system for collecting and disseminating the data necessary for monitoring and evaluating the performance of the education system.

I. BACKGROUND

1.1 Evaluation Objectives

The objective of this review of the Bank's assistance to the education sector in Morocco is to assess the extent to which the Bank's education sector policies and strategies match the policies and strategies defined by Moroccan authorities. The review also seeks to evaluate the performance of the Bank's interventions in the sector. Finally, the review will help draw lessons from experience in order to strengthen Bank policies and procedures and improve the quality of future operations.

1.2 Scope and Methodology

1.2.1 The review covers ongoing Bank interventions over the 1994 to 2004 period. It covers both lending and non-lending activities. The review assesses the performance of Morocco and that of the Bank by analyzing factors likely to influence outcomes and their sustainability. The interventions are assessed on the basis of the following criteria: a) relevance; b) efficacy; c) efficiency; d) sustainability; e) institutional impact[1]. The review takes into account intersectoral and crosscutting issues[2]. It establishes a measure of performance based on these criteria.

1.2.2 The evaluation is based on a review of documents available at the Bank and on interviews with experts responsible for operations. It also draws on the information gathered and on interviews conducted in Morocco by the appraisal mission that visited the country from 11 to 28 April. These interviews were conducted with Moroccan authorities responsible for managing Bank-financed operations in the social sector, including the education sector. The appraisal mission visited two high schools built with Bank financing: the Moulay Abdellah High School, located in the Rabat peri-urban area, and the Hamed Chawki High School, located in Sale, a disadvantaged area situated 15 km from Rabat. During these visits, discussion sessions on evaluation issues were held with the participation of the principals of the two high schools, the two provincial delegates of education, and a building engineer for the Hamed Chawki High School. Finally, the evaluation takes into account the review of documents and interviews conducted with other organizations that operate in the education sector, namely, the World Bank, the European Union, the UNDP, UNIFEM and UNAIDS.

1.2.3 This report describes and analyses the socio-economic context, including the major challenges posed by the education sector, and outlines the Government's education sector strategy. In the same vein, the report describes and analyses the Bank's assistance in the form of lending and non-lending activities. It assesses the performance of the Bank, the Government and other stakeholders. Finally, the report draws lessons and makes recommendations to the Government as well as to the Bank.

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[1] Relevance: Consistency between the Bank Group's intervention strategies and Morocco's education strategies. Efficacy: achievement of objectives. Efficiency: benefits of interventions in relation to costs and implementation time. Sustainability: possibility of maintaining and multiplying the results of interventions. Institutional impact: improvement of norms and standards that allow more efficient use of human and financial resources.

[2] Gender, environment, private sector, governance.

1.3 Socio-economic Context

1.3.1 During the 1960s and 1970s, the Moroccan economy was relatively robust, with average per capita GDP growth rates of 2 percent and 3.4 percent, respectively[3]. This growth was driven primarily by domestic savings in the first decade, and by the rise in the price of phosphate and by debt in the second decade. Thanks to phosphate earnings, the Government undertook ambitious projects and considerably increased its level of spending. In 1976, total investment exceeded 30 percent of GDP, but the price of phosphate subsequently fell. The Government was forced to resort to borrowing and the budget deficit reached 15 percent of GDP in 1978. In the early 1980s, public expenditure[4] was increased by debt service, which absorbed 36 percent of foreign receipts, and by drought-related food subsidies.

1.3.2 Faced with a balance of payment crisis, Morocco requested assistance from the International Monetary Fund. Successive adjustment plans were implemented. Unable to increase government revenue, the central government narrowed its deficit through fiscal restraint by cutting social spending, including education and health expenditures. The real growth rate in education spending fell from 0.4 percent during 1975-1980 to –5.4 percent during 1980-1986, and from 1.1 percent to –6.1 percent for health. Over the same period, the population growth rate was about 2.5 percent while enrolment rates grew 8 percent and 3.8 percent, respectively. This imbalance between economic and demographic developments is one of the reasons for the rise in unemployment, poverty, and inequalities, which the Government has committed to combat through far-reaching economic, political, and social reforms.

1.3.3 In fact, as a result of economic reforms, Morocco has achieved an satisfactory macro-economic performance since the early 2000s. However, the country still has high levels of poverty, unemployment, as well as social and regional inequalities. On the UNDP's Human Development Index, Morocco is ranked 12th out of 177 countries, behind Tunisia and Algeria. Regarding poverty, it is estimated that some 5.4 million Moroccans – about 19 percent of the total population – were living below the poverty threshold in 2001[5]. The evaluation report of the 2000-2004 Five-Year Plan indicates that the level of poverty in 2004 had not improved compared to 2002. Poverty reduction policies were essentially beneficial to urban areas, where the number of poor fell from 12 percent in 1998 to 9.6 percent in 2001; meanwhile, the persistent poverty in rural areas seemed to have worsened, rising from 27.2 percent to 28.8 percent over the same period[6].

1.3.4 Employment remains a major national concern. The good macro-economic performance has not yet led to a decline in the unemployment rate, which fell from 12.5 percent in 2001 to 11.6 percent in 2002, and 11.9 percent in 2003[7]. Unemployment is worse among young graduates than among unskilled youths, who are less demanding with respect to job opportunities and offers. In 2003, young unemployed graduates accounted for 24 percent of the unemployed, while non-graduates accounted for 5.7 percent. The rise in unemployment was more significant among women than among men, further widening the gender gap to the detriment of women. The rate of female activity is between 25 and 30 percent.

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[3] In Parité de Pouvoir d'Achat de 1990, Maddison, A., *Statistiques économiques*, Paris: OCDE, 2003.

[4] Chevalier, A. and V. Kessler, *Economies en développement et défis démographiques*, Paris: La Documentation Française, 1989.

[5] Defined as one US dollar per day.

[6] AfDB/OEDC, *African Economic Outlook,* 2004.

[7] 2003 figures show that the unemployment rate seems to decrease from 12.3% to 10.9% between the third quarter of 2003 and the same period in 2004.

1.3.5 The Moroccan Government has undertaken a series of initiatives to deepen economic reforms and improve the living conditions of the population, particularly the most disadvantaged. To this end, rural electrification, drinking water supply in rural areas, health and basic education, rural and feeder roads, and the elimination of makeshift housing have been identified as national priorities. The Government has also undertaken measures to eliminate illiteracy by strengthening non-formal education.

1.3.6 Access to education has improved, but several obstacles still have to be overcome. The net enrolment rate in primary education jumped from 52.4 percent to 92.0 percent from 1990-1991 to 2003-2004[8]. Over the same period, the enrolment rate in rural and urban areas was 87.8 percent and 96.2 percent, respectively. Most of the children who do not attend school are girls. Girls represent 43.4 percent of the total number of students in the education system, from primary to secondary school. According to a study conducted by the Special Commission on "Education and Training in 1999", out of 100 children entering the school system, 65 percent completed the first cycle of basic education, 36 percent enrolled in secondary schools, 13 percent passed the *baccalauréat* (GCE "A" levels), and only 5 percent entered university[9]. In spite of the efforts made, the quality of education remains poor, and World Bank estimates show that 2.5 million children do not attend school. In addition, the dropout rate is high.

1.3.7 Illiteracy remains a major challenge that needs to be met. In 2003, the illiteracy rate was 34 percent for the total population, 67 percent for the rural population and 61.9 percent for women. About 35 percent of youths aged 15 to 24 are illiterate. The Government is making efforts to improve the status of women, but gender disparities are still strong, particularly in rural areas, where 75 percent of women are illiterate, and only 47 percent of girls are enrolled in primary education. The situation is better in urban areas where female illiteracy stands at 23 percent and the enrolment rate for girls at 83 percent.

1.4 Overview of the Bank's Relations with the Country

1.4.1 Together with other donors, the Bank has participated in the implementation of projects put in place by the Moroccan Government, including reform projects, with a view to achieving economic and social development objectives. Bank operations in Morocco started in 1970 and have focused on several areas: lines of credit for small and medium-sized enterprises, opened in local banks; loans to the Treasury to finance the implementation of structural adjustment programmes; diversification and improvement of crops in the agricultural sector; improvement of transportation and communication networks; supply of drinking water to the population; improvement of access to health and education; and emergency assistance during natural disasters in 2002 and 2004, when there were floods and earthquakes, respectively.

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[8] According to the Charter, this rate will reach 100% in 2010. Furthermore, the proportion of students completing primary education, which was 71,4% in 1990, and then 82,6% in 2002-2003, will stand at 80% in 2010 and 100% in 2015. Finally, the literacy rate, which was 62,4% in 1990 and 66% in 2003, will reach 100% by 2015.

[9] Quoted in The World Bank, Project Appraisal, *Basic Education Reform Support Program*, January 7, 2005.

1.4.2 Cooperation between the Bank and Morocco has intensified over the years and net commitments stood at UA 3,077.5 million in 2003. In 1995, the closing of the Rabat regional office, which covered Algeria, Egypt, Libya, Morocco, Sudan, and Tunisia, hampered the Bank's capacity to intervene in the formulation of policies, the definition of the country's development strategies, and coordination with other development partners. It also hindered the activities of some project implementation agencies without budget allocations — costs previously borne by the regional office — to cover expenditures related to communication with the Bank. Plans are underway to open a Bank field office in Morocco by the end of 2005.

II. GOVERNMENT'S EDUCATION SECTOR POLICIES AND STRATEGIES

2.1 Soon after its independence in 1956, Morocco put in place generous social policies underpinned by a fairly robust economy. However, efforts to improve education in Morocco faced several structural obstacles, which the Government tried to overcome by undertaking and implementing several measures, including reforms of the education system.

2.2 Until 2000, one of the major problems facing the education system was to enroll all children aged 6 in schools. This challenge was all the more difficult to meet because the Government had to face a high demand for education as a result of strong population growth[10]. Furthermore, from the early 1980s, a marked decline in economic growth and budget constraints forced the Government to undertake a downward revision of enrolment rates and social spending, including education expenditures. It is estimated that in 1985, the number of students increased by 75 percent compared to 1975 levels, but real expenditure per student was 25 percent lower than in 1975[11]. Education spending in 1985 was equivalent to the level observed in 1975. The transition rate from primary to secondary school was only 30 percent, and most children who dropped out of school became illiterates.

2.3 Given these shortcomings of the education system, the 1985 reform introduced basic education which lasts for nine years and is divided into a first cycle of six years and a second cycle of three years. This reform helped keep children in school for a longer period, reduced the dropout rate and, consequently, increased the level of knowledge.

2.4 Because of the limited progress in enrolment in the 1980s and 1990s, as well as the shortcomings in the implementation of the 1985 reform, the Moroccan authorities adopted, in 2000, a National Charter for Education and Training. This Charter is a new reform of the education system which declares the 2000-2009 period the national decade for education and training. This new reform is aimed notably at: a) expanding education and making it relevant to the economic environment; b) reforming curriculum content; c) learning languages; d) integrating new education technologies; e) promoting the fulfillment of students through extracurricular activities; f) increasing the involvement of parents and the private sector; and g) promoting decentralization and deconcentration of education and training.

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[10] Calculations based on data from the United Nations Population Division show that annual population growth rate was 2.47% in the 1960s and 1.9% in the 1990s.

[11] Chevalier, A. and V. Kessler, *Economies en développement et défis démographiques*, Paris: La Documentation Française, 1989, p. 90.

2.5 The Charter is a formal framework that outlines the quantitative and qualitative goals of the education system. However, attaining these goals requires considerable amounts, which entail the fulfillment of several conditions such as: a) improving economic performance to increase tax revenues and enable the Government to raise education expenditure; b) increasing development assistance; c) effectively mobilizing education system stakeholders, including local communities, student-parent organizations, and the private sector. The private sector's contribution to the education effort is increasing rapidly, but in 2002-2003, it only accounted for 4.6 percent of students attending primary and secondary schools, with a larger concentration at the primary level[12].

2.6 Ensuring that education is responsive to the needs of the labor market remains a major challenge. While Morocco is achieving macro-economic balance, the unemployment rate among young graduates is very high. Certain education streams like those leading to the *Brevets de technicien supérieur* (BTS — certificate for skilled technicians) were put in place without prior studies on labor market needs and created unemployment among graduates. This calls for urgent adaptation of training programmes to be responsive to labor market dynamics.

III. REVIEW OF THE BANK'S ASSISTANCE STRATEGY

3.1 The Bank's Education Sector Policy and its Strategies for the Country

3.1.1 Since its creation in the 1960's, the Bank has accorded paramount importance to education; however, it was only in 1975 that it financed its first project in this sector. In 1986, it adopted the Education Sector Policy Paper, which focused on three priority areas: basic education, skilled labor, and institutional development. Although this policy emphasizes basic education, an analysis of the Bank's portfolio indicates that from 1975 to 1990 priority for financing was focused on secondary education, including general, vocational, and technical education and teacher training. Over the 1985-1990 period, close to half the total financing for education went to the secondary level.

3.1.2 Because of the persistent education challenges and the new context, which is characterized notably by population growth and poverty, the HIV/AIDS pandemic, globalization, and the predominance of science and technology, the Bank adopted a new education sector policy, in 2000. This policy redefines the strategic priorities and strategies to support investment in the sector. In accordance with its Vision, the Bank lays emphasis on developing human resources in Regional Member Countries to reduce poverty. The new policy adopts a more holistic approach for the education sector. While continuing to focus on basic education, it advocates increased importance for the other education sub sectors. It lays greater emphasis on the participation of beneficiaries and the impact of interventions. It also stresses the qualitative aspects of education such as equal opportunity, teacher training, study programmes, and teaching aids. With respect to means of intervention, the Bank has adopted new budget and sectoral support instruments. However, this is still in theory because, in practice, the Bank continues to intervene primarily through projects.

[12] At the time, the number of students attending private sector schools was 216,000 with an annual increase of 10 percent at the primary level, compared to 22,000 for secondary schools with an annual increase of 19 percent.

3.1.3 Up to 1996, the Bank Group's interventions in the education sector were based on the strategies defined in the *Economic Prospects and Country Programming paper (EPCP)*. Since then, they have been based on Country Strategy Papers (CSP). During the period under review, the Bank prepared an EPCP covering the 1994-1996 period and three CSPs covering the 1996-1998, 2000-2002, and 2003-2005 periods. The Bank's successive strategies focused primarily on supporting the different economic and social reform programmes implemented by Morocco since 1983. Under these reforms, Moroccan authorities set out to close the gap in human resources development. Subsequent to the initiative by the World Bank and the International Monetary Fund to support these reforms, the Bank contributed to the financing of the education system reform initiated by the Government in 1983.

3.1.4 The Bank's assistance has helped the Government address different problems, including: a) the biased allocation of resources in favor of higher levels of education, in opposition to the development of basic education; b) the imbalance between supply and demand for education, in a context of strong population growth, and; c) a particularly high level of illiteracy. In the CSP for 1994-1996, the Bank did not define a strategy for its interventions in the education system in Morocco. For the 1996-1998 period, the Bank's strategy sought to expand basic education in rural and peri-urban areas as well as develop vocational training. In 2000-2002, in addition to generalizing basic education, the Bank supported the development of scientific and technical education[13]. For 2002-2005, the strategy of supporting human resources development focuses on public administration reform.

3.2 Relevance and Consistency of the Bank's Strategy

3.2.1 The Bank's assistance strategies for the Moroccan education system are appropriate. They are consonant with the Bank's objective of fostering sustainable economic growth and reducing poverty in Africa by investing in the development of human capital. This translates notably into better health, a better level of education, and increased gender equality in access to education. This goal is shared by Regional and Non-Regional Member Countries and has been adopted by the international community through the Millennium Development Goals to be attained by 2015.

3.2.2 The Bank's assistance strategies have supported the country's efforts to address the problem of regional and social disparities by investing mostly in rural and peri-urban areas, fostering basic education, and promoting the education of girls. This assistance is in line with the Bank's Vision for the social sector. In fact, with respect to education, the Bank's Vision lays emphasis on the following priority areas: a) primary education, focusing on the education of girls; b) technical education; and c) vocational training.

3.2.3 In spite of the relevance of the Bank's education sector strategies, these strategies were not underpinned by sectoral studies which would have fostered a better understanding of the sector's challenges and of the problem of ensuring that education is responsive to the needs of the labor market. Given its international experience, the Bank should have a comparative view of education systems that it can draw on to improve the orientations and education policy choices made by Regional Member Countries. The Bank's interventions were based on programmes prepared by the Government and by other development partners, including the World Bank. This partially explains the Bank's uncoordinated intervention in

[13] Between 1998 and 2000, the Bank did not prepare any CSP.

all levels of education, from basic, to vocational, to tertiary education. The Bank's interventions would certainly have had more impact on the education system if they had focused on a number of sub-sectors in the education system.

3.3 Consistency with the Assistance Programmes of Other Donors

3.3.1 In spite of the lack of representation in Morocco, the Bank was able to align its education sector assistance programme with those of other donors. This was facilitated by the fact that most of the Bank's operations in the education sector were the subject of co-financing or of parallel financing, notably with the World Bank. For example, the *Basic Education Reform Support Program*, in which the Bank participated to support the second cycle and the first cycle of basic education in rural areas, aimed primarily at girls, was also financed by the World Bank and the European Union. The Bank's interventions were thus aligned with those of the other donors and fell within the framework of the Social Priority Programmes known as BAJ[14].

3.3.2 It is important to note that the second cycle of basic education, in which the Bank intervened, had an access gap due to lack of infrastructure. However, it should also be noted that the Bank has sometimes committed to financing programmes without having participated in their preparation to better understand their relevance and challenges. For example, in the case of the *Education System Reform Programme*, the Bank did not conduct its own review in order to assess *ex-ante* the feasibility and impact of this programme on the education system. This was also the case with the *Intensification of Vocational Training Programme.*

VI. EVALUATION OF RESULTS: LENDING OPERATIONS

4.1 Lending Operations: Composition and Status

4.1.1 The Bank's interventions in the sector date back to 1985. To date, the Bank has financed eight lending operations in the social sector: six project-loans, one policy-based loan in the education sector, and one budget support loan within the framework of medical coverage reform. The net amount of these operations stands at UA 328.17 million, or 12.5 percent of the cumulative amount of the Bank's net commitment as at 31 December 2004. Since Morocco has not been eligible for ADF concessional resources since 1998, most of this financing, a total amount of UA 296.83 million, comes from ADB resources. ADB financing thus represents 90.5 percent of total net commitments to the social sector.

4.1.2 Priority has been accorded to the education sector, which constitutes 7.9 percent (UA 206.08 million) of the total cumulative amount of the Bank's net commitments in Morocco and 62.8 percent of net commitments in the social sector. Table 1 shows Bank-financed operations in the education sector. The first five operations have been completed, four of them with completion reports. The Bank's assistance covered all levels of education: basic, secondary, technical, higher, and vocational. Vocational training received the least amount of financing from donors, including the Bank, which financed only one project in this area.

[14] Social Priority Programme, known by the Arab acronym " BAJ".

Table 1
Bank Interventions in the Education Sector in Morocco (UA Million)

Project	Source of Finance	Lending Instrum.	Approval	Date of Effectiveness	Completion.	Amount Approved	Net Amount	Disbursement Rate
Intensification of Vocational Training	ADB	PL	12/11/1985	04/07/1987	12/31/1997	25. 5	17. 7	100
	ADF	PL	12/12/1985	04/08/1987	12/31/1998	9 2.1	7.9	100
Reform of Education System	ADB	SA	11/27/1986	04/21/1988	06/30/1994	60. 0	60.1	100
Support for First Cycle of Basic Education	ADB	PL	03/23/1989	07/17/1990	06/30/1997	31. 0	26. 9	100
Support for Second Cycle of Basic Education in Rural Areas	ADB	PL	10/29/1990	11/10/1994	12/31/1999	37. 0	10. 0	100
Education V	ADB	PL	11/24/1993	12/04/1998	12/31/2004	30. 0	7.4	55
	ADF	PL	11/24/1993	12/04/1998	12/31/2004	10.1	7. 2	37
Support for Generalization of Quality Basic Education	ADB	PL	11/30/2000	09/17/2001	12/31/2007	46. 8	46.8	5
Support for Development of Secondary and Technical Education	ADB	PL	11/30/2000	09/17/2001	12/31/2007	22. 2	22. 2	14
Total Education						271.8	206.1	

4.1.3 In general, the implementation performance of education projects has been undermined by a series of recurring factors, which include: a) difficulty fulfilling effectiveness conditions; b) weak capacity of executing agencies due to limited expertise in procurement as well as in the science of education; c) lack of management independence on the part of implementing agencies; d) insufficient budget allocations, which preclude the pre-financing of large-scale activities; e) Government inflexibility with respect to procurement; f) insufficient preparation of projects, resulting in a rough evaluation of some components and a poor cost estimates[15]; g) the addition of changes and complementary actions to planned actions, as was the case with the *Intensification of Vocational Training Project*, which lasted 144 months instead of 36 because of the construction of eight high schools which were not part of the initial project; h) poor monitoring of projects by the Bank, as was the case with the *Reform of the Education System Project,* which was only supervised twice in five years.

4.2 Relevance

4.2.1 The Bank's interventions are deemed highly relevant since they constitute an appropriate response to the priority needs of the country, which are to increase access to education at different levels. Up to 1984, the vocational training system in Morocco was characterized by obsolete infrastructure, low intake capacity, and mismatch between training dispensed and the needs of the productive sector. The Bank's assistance helped strengthen the sector by contributing to the training of the technicians and skilled workers needed to develop the Moroccan economy. The Bank's interventions served, subsequently, to promote more equitable, more efficient and effective education services that are better adapted to national development needs. In this context, close attention was paid to rural areas, which are characterized by weak infrastructure and by a decline in the number of students, particularly girls, excessively high dropout and repeater rates, and a decline in the quality of education. Since the lack of infrastructure constituted an obstacle to the supply of education, the Bank's interventions focused in priority on expanding basic education establishments in rural areas.

[15] The UA 37 million loan for the Support for the Second Cycle of Basic Education in Rural Areas Project was reduced by 74 % because of three successive cancellations.

4.2.2 With respect to the other cycles of education, the Bank's interventions focused initially on increasing the intake capacity of rural secondary schools and, subsequently, that of high schools. Thus, students completing the second cycle of basic education had more opportunities to pursue secondary education. It should be noted, however, that the Bank's great flexibility with respect to requests for financing from Moroccan authorities resulted in the Bank sometimes undertaking contradictory options. For example, the *Reform of the Education System Project*, completed in November 1992, advocated the idea of slowing down the expansion of secondary education, while the Education V project, approved in 1993, planned to build 26 high schools.

4.3 Quality at Entry

4.3.1 The identification and preparation of projects was based in general on the school map that defined education needs. However, the Bank has not always participated in these phases. The Government's priority was to finance infrastructure, whereas the Bank also insisted on qualitative aspects, as recommended by the donor community. Consequently, the Bank's first operations comprised several components and objectives and were over ambitious. Furthermore, technical designs did not often take into account considerations such as esthetics and different socio-cultural contexts. In the case of the *Support for the First Cycle of Basic Education Project*, for example, primary schools were built using prefabricated structures. In other situations, rural secondary schools were built using standard plans without taking into account the architectural specificity of the villages.

4.3.2 The implementation of operations was further complicated by the existence of several components and the use of several operators. The positive externalities of an integrated approach in the social sectors were not achieved and difficulty in coordinating and implementing operations explain why implementation periods were extended, sometimes several times, as was the case with the *Education V Project*, which comprised six components. Regarding this project, the Government was not able to implement the component related to population education. The components related to tertiary education and to the National Institute of Research and Educational Documentation were withdrawn from the project.[16]

4.3.3 The institutional measures planned under the projects were sometimes ineffective. Appraisal reports often lacked precisions or details about implementation, while some projects were implemented by several ministries, with poorly defined leadership roles. For these reasons, quality at entry of completed projects is deemed unsatisfactory. However, the most recent projects have drawn lessons from previous interventions and have reduced the number of activities planned. Consequently, these projects have encountered less difficulty with implementation. Finally, the adoption of the participatory process during project design will allow the aspirations of beneficiary populations to be taken into account; this facilitates ownership and ensures greater involvement by parents, students, administrative and education authorities, as well as associations and NGOs.

[16] These components concerned: a) construction and equipment of 26 high schools in rural areas; b) literacy programmes for women in rural areas; c) education about the environment; and d) population education.

4.4 Efficacy of Operations

4.4.1 In general, Bank interventions have achieved their objectives of improving access, quality and equality in education. However, the implementation of activities related to the construction of infrastructure and the supply of equipment was more successful than the implementation of other activities such as the training of teaching staff and the organization of teaching, which are, nevertheless, essential for the improvement of the quality of education. With respect to access, assessment is difficult because some infrastructures and equipment were over ambitious. For example, in the case of the *Intensification of Vocational Training Project*, Bank financing produced more infrastructures than initially planned (Annex 3). In contrast, the objectives of a number of projects were not achieved, for example, in the case of the *Support for the Second Cycle of Basic Education* and *Education V* projects, 35 secondary schools and 18 high schools, respectively, were built instead of 42 and 26 as planned, an achievement of 83 percent and 62 percent. In both cases, a number of activities were abandoned because of delays in implementation deadlines, or completed thanks to financing from other sources.

4.4.2 Bank financing has significantly improved access to education, particularly in rural areas and especially for girls. Thus, completed projects increased the intake capacity of the Moroccan education system by approximately 7,426 classrooms at the primary level, 224 secondary schools, 78 high schools, and 28 vocational training institutions, several thousand hostels and teachers' lodgings (Annex 2). Infrastructure built thanks to Bank financing represents 27.5 percent of classrooms at the primary level and 48 percent of secondary schools built over the 1991-1992 to 2003-2004 period.

4.4.3 With respect to quality, the Bank's interventions served to finance several activities, including: a) the training of teachers, school head teachers and directors, curriculum developers; b) the award of scholarships for girls' hostels and for university studies known as "applied bachelor's degree". The interventions also provided technical assistance, which consisted of curriculum development and studies in the education sector. The revision of education programmes led to the publication of new school textbooks that are better adapted to the country's needs as well as to the organization of training seminars for inspectors. Finally, the interventions helped implement literacy programmes for women in rural areas, accounting for 78,893 out of 246,540 (32 percent) rural women who participated in literacy programmes between 1999 and 2004. Approximately 508 trainers and monitors were also trained within the literacy framework.

4.4.4 With respect to the objective of making the education system more equitable, assistance from the Bank and from other development partners has allowed Morocco to reform the education sector to give priority to basic education, which increased from six years to a mandatory nine years. This reform helps keep children in school for a longer period, thus improving the level of education. For this reason, the establishment of the second cycle of basic education motivated parents to send their children to school. Urban/rural disparities in education have been significantly reduced as well as disparities between girls and boys. During the 1992-2004 period, the total number of students in public primary schools rose from 2,578,566 in 1991/1992 to 4,070,182, an average annual growth rate of 4 percent overall and 5.7 percent in rural areas. The enrolment rate in rural areas jumped from 38.5 percent in 1991-1992 to 87.8 percent in 2003-2004. School attendance by girls is still lower than for boys, but it is rising at a faster rate. The proportion of girls among new enrolments in public primary schools rose from 42 percent to 48 percent between 1991-1992

and 2003-2004, and the number has been increasing annually by 6 percent on average since 1998-1999. The enrolment rate for girls in rural areas was 82 percent in 2002-2003[17] compared to 44.6 percent in 1997-1998.

4.4.5 With respect to secondary and technical education, the Bank's interventions had a strong impact on the two high schools visited and the increase in access to education was more significant for girls than for boys. At the Moulay Abdellah High school in Rabat, built in 2000 and opened in 2001, between 2001 and 2005, the total number of students increased from 477 to 750 for boys and from 230 to 395 for girls, an increase of 57 percent and 72 percent respectively. In 2003-2004, the success rate at the *baccalauréat* [GCE 'A' Levels] was 56 percent; this rate was 43 percent at the national level. In the Ahmed Chawki High school in Sale, the number of students rose from 399 to 727 for boys and from 217 to 627 for girls, an increase of 82 percent and 189 percent, respectively. In 2004-2005, the number of students was almost twice the planned intake capacity, which was 600 students, and the school management had to open an annex that caters for 386 students. In 2000-2001, this high schools success rate at the *baccalauréat* was higher than the national average, 78 percent compared to 60 percent. These high schools have created positive externalities by promoting the development of new activities such as the housing market, retail businesses, and cultural and sporting events.

Table 2
Distribution of Students by Gender

	Ahmed Chawki High school (Salé)				Moulay Abdellah High school (Rabat)			
	Boys	Girls	Total	(b)/(a)	Boys	Girls	Total	(b)/(a)
Year	(a)	(b)		%	(a)	(b)		%
2000-2001	399	217	616	54				
2001-2002	494	346	840	70	477	230	707	48
2002-2003	610	496	1106	81	569	297	866	52
2003-2004	727	626	1353	86	688	363	1051	53
2004-2005	786	786	1572	100	750	395	1145	53

Data obtained from the high schools

4.4.6 The construction of the Ahmed Chawki High school in a rural area in Salé has fostered the development around the high school of infrastructure (water and electricity), which have boosted economic activities and urbanization. They have also had an impact on quality by instilling school discipline in the young. In general, the building of a school or of a high school has been accompanied by such dynamism in rural as well as in urban areas.

4.4.7 The policy of guiding students towards vocational training, which had been initiated by the Government, hardly went beyond the experimental phase. This policy consisted of guiding large numbers of students in the 9th year of basic education towards vocational training. However, this measure was piloted only in the Kenitra Province. Bank financing generated an intake capacity of approximately 5,000 places for training in key sectors of the Moroccan economy, including, industry, trade, agriculture, fishing, hotel management, the leather and graphic arts sector. Studies conducted in 1998 showed an integration rate of 72.5 percent among graduates from institutions built with Bank financing, compared to a rate of 63.4 percent for all vocational training institutions[18].

[17] This rate was 89% at the national level.
[18] Morocco, Project Completion Report *Intensification of Vocational Education*. ADB/BD/IF/99/288. Page 11, Parag. 5.1

4.4.8 It is important to note that the new infrastructure as well as the teaching equipment and materials offer better study conditions. Over the 1991-1992 to 2003-2004 period, the average number of students per class was stabilized at 30 at the national level and at 25 in rural areas, despite the strong population growth. Actions to support students, notably school canteens, hostels and scholarships, have also helped improve schooling conditions and fostered equal access to education.

4.4.9 In spite of the progress made, Morocco still faces a number of challenges, namely: a) a high drop out rate among disadvantaged social groups; b) the low level of knowledge acquired by students, particularly in rural areas; c) insufficient intake capacity for vocational training and a mismatch between training and employment; d) a bias in higher education in favor of literary subjects, to the detriment of technical and science subjects, which are more appropriate for the needs of the national economy; and e) an inefficient performance evaluation system for the education system, particularly in private education.

4.5 Efficiency of Operations

4.5.1 The Bank's interventions are deemed unsatisfactory with respect to efficiency because of delays in the implementation of projects, the poor quality of a number of infrastructures, and the low utilization rate of some institutions. With respects to deadlines, the implementation of activities took twice the time planned. Indeed, the average duration of completed projects was 7.6 years instead of the 3.9 years planned. The disbursement rate of net commitments for completed projects is 94.2 percent. However, 32.4 percent of approved amounts were cancelled by the Government. These inefficiencies constitute an opportunity cost for education to the extent that they delay the benefits of education for the beneficiary population. They also generate a financial cost given that the country pays commitment charges.

4.5.2 Concerning the quality of infrastructures, the construction of schools with prefabricated structures[19], recommended during the appraisal of the *Reform of the Education System* and *Support for the First Cycle of Basic Education* projects, revealed several imperfections, namely: a) poor thermal and sound insulation between classrooms; b) poor lighting; c) poor installation of the false ceiling and lack of insulation in the roof; and d) poor reinforcement of the concrete median strips, resulting in fissuring. The advantage of this type of construction was that it would be completed in three months compared to between twelve and eighteen months for standard constructions. The construction of schools using prefabricated structures definitely saved time, but the quality was poor and the cost almost identical to that of the standard construction model.

4.5.3 The problem of investment costs also arises in connection with technical secondary education, particularly in rural areas where infrastructure was very expensive and where only 50 percent of the intake capacity of some high schools is utilized.

[19] .

4.6 Institutional Development Impact

4.6.1 The impact of completed Bank interventions on institutional development is negligible. In fact, the Bank participated in financing reform of the education sector to make it more accessible, more efficient, more equal and more balanced in terms of distribution among the primary, secondary, and higher levels. However, Bank financing was not accompanied by expertise in education policy. Furthermore, completed projects contributed little to the improvement of the administration's management capacity, since the programmed training was not implemented.

4.6.2 It should be noted that recent ongoing projects comprise an institutional capacity building component. The *Support for Development of Secondary and Technical Education Project* plans to strengthen the capacity of the Ministry of National Education in the following areas: a) education planning and management; b) training of teachers and directors of institutions; and c) creation of an oversight body to monitor the integration of graduates from technical education. The *Support for Generalization of Quality Basic Education Project* seeks to retrain approximately 17 percent of all teachers, as well as create a National Institute for Educational Studies and Research.

4.7 Sustainability of Operations

4.7.1 The construction of schools using prefabricated structures was not sustainable and was abandoned in favor of construction using the standard permanent structures. The Ministry provides schools with budgetary resources to ensure maintenance and upkeep of facilities. However, these resources are insufficient and the schools lack maintenance staff. For example, the Ahmed Chawki High School in Sale comprises close to 1600 students but only has one cleaning lady and one watchman.

4.7.2 To address the problem of upkeep and maintenance, the high schools benefit from the activities of associations of students' parents, who contribute to finance a number of activities, including maintenance and upkeep. Furthermore, during civic education, students are sensitized to the need to respect school buildings and equipment. In all, the sustainability of investments seems guaranteed but would require more resources that could be obtained through additional financial commitment on the part of the Government and from more involvement of other stakeholders to ensure ownership for the sustainability of school investments.

4.8 Cross-cutting Issues

4.8.1 There is a political will to improve the status of women[20]. The Family Code, published in the Official Bulletin of 5 March 2004, establishes equality between men and women with respect to responsibility for the family and defines the rights and responsibilities of spouses. Bank-financed projects have helped modernize society by focusing on school attendance by girls, particularly in rural areas. The school infrastructure built has brought schools closer to the populations, thus helping girls close the schooling gap between girls and boys. Educating girls has a stronger impact than educating boys because girls are the ones who take care of children. The opening of school canteens and hostels, and scholarships have

[20] In 2002, 50.3% of the Moroccan population was female

allowed girls to study in better conditions, thus helping to narrow the gap between girls and boys. Bank financing helped put in place literacy programmes that have benefited 80,000 women, thus contributing to the reduction of the female illiteracy rate.

4.8.2 *Private Sector:* Under the *Reform of the Education System Project*, it was planned to motivate the private sector to invest in education. Bank financing served to conduct a study aimed at strengthening support programmes and services for private institutions. However, the study did not lead to any concrete action on the part of the Government. It should be remembered that in 2004, private education accounted for only 4.8 percent of the total number of students at all levels, and for 5 percent at the higher level.

4.8.3 *Environment:* The completed projects were not classified in any environmental category that would allow an assessment of their impact on the environment. Questions related to the operation of laboratories and to the manipulation of chemical products by students, as well as those related to the treatment of waste, are not addressed in the appraisal reports. This problem does not arise in relation to ongoing projects, including the *Support for the Development of Secondary and Technical Education Project*, classified in Category II and the *Education V Project*, which include specific measures to mitigate environmental risks. The *Education V Project* included a component to promote education about the environment which was not implemented. The component envisaged the preparation of a manual on the environment and a users' guide for teachers as well as training for 21,500 teachers and four million students. The construction of schools usually adheres to environmental standards that avoid negative externalities. The infrastructure built generally included modern toilets. In towns, the municipal sanitation services are responsible for wastewater disposal. In rural areas, wastewater is disposed of through septic tanks. Since Morocco is a signatory of the Kyoto accords, it sensitizes children to protection of the environment. However, the mission learned of the existence, in Fez, of a school located next to a public garbage dump; It had been noted that the children in this school often fell ill. The authorities decided to clear the garbage dump and to transform it into a public garden.

V. EVALUATION OF RESULTS: NON-LENDING OPERATIONS

5.1 Non-lending Activities: composition and status

5.1.1 Bank financing for the education sector does not include any non-lending project. The Bank's non-lending assistance to Morocco primarily covers analytical and advisory activities as well as policy and programme dialogue (CSP, portfolio review, seminars, etc.). It also covers activities to mobilize resources to finance the development of the country and improve aid coordination.

5.1.2 According to Moroccan authorities, the Bank's non-lending assistance is inadequate and unsuitable. Indeed, as a middle-income country, Morocco has access to several opportunities to finance its development. The Bank's comparative advantage would therefore reside primarily in the quality of its expertise, which should accompany its lending operations. Instead, Bank operations are known for being rigid and slow, compared to those of other partners such as the World Bank or the Arab Funds. In addition, Moroccan authorities are increasingly reluctant to request the Bank's non-concessional financing in the social sector. They expect more technical assistance and grants from the Bank for interventions intended for poorer regions and groups.

5.2 Sector Studies/Policy Dialogue

5.2.1 Within the framework of its interventions in the education sector in Morocco, the Bank did not conduct any upstream sectoral studies to fully understand the challenges of education and of the problem of consistency between the education system and the labor market. By basing its interventions on World Bank studies, the Bank benefited from the positive externalities of collaboration between these two institutions; however, it failed to develop its own capacity to help countries formulate better policies. Given its international experience, the Bank should have a comparative vision of education systems that it could draw on to improve the orientations and the selection of national education policies. For this reason, the Bank's contribution to the dialogue on the definition of sectoral development strategies is inadequate.

5.2.2 Country Strategy Papers (CSP) are not really useful for monitoring the policy of the Bank in the Education sector. Indeed, the multi-sectoral and global approach advocated in CSPs in connection with human resources development, falls under a macro-economic vision, which does not underscore the Bank's policy and strategies in the education sector. Thus, analytical work on this sector is insufficient and irregular[21]. Furthermore, sector goals are not explicit enough for a link to be drawn between the analytical part and the proposed strategy. Finally, the strategy does not include quantitative indicators that would allow performance monitoring of the Bank's assistance in the education sector.

5.2.3 The participatory approach advocated in CSPs is contradictory. While the Bank is supposed to be selective in its interventions, the participatory approach results in a multitude of priorities. During the preparation of the 2002-2005 CSP, NGOs requested that the priorities of the Bank's intervention strategy should include literacy, gender, and access to remote regions. Nevertheless, the Bank's strategy focused on reforms.

5.2.4 Portfolio review missions have been conducted at irregular intervals since 1995. These reviews have helped rehabilitate the Bank's portfolio, but they were unable to stop in time the slippage of some old education initiatives such as the *Intensification of Vocational Education Project*. The frequency of generic problems in operations management in the social sector testifies to the lack of ownership by the national counterpart.

5.3 Resource Mobilization and Co-financing

5.3.1 In 1998, Morocco spent 20 percent of its budget (or 4.5 percent of GDP) on basic and secondary education. In the Education Charter, the Government committed to increasing the budget of the sector by 5 percent per year to account for inflation and to meet additional expenditures. The sector also receives significant bilateral and multilateral assistance. In general, the Bank's interventions have been funded through co-financing or parallel financing, particularly with the World Bank. Statistics on the financing of the sector by development partners are not available to highlight the contribution of the Bank.

[21] For example, the 2002-2005 CSP does not deal with education issues.

Table 3
Areas of Intervention of Morocco's Partners in the Education Sector

Donor	Areas of Intervention
USAID	Improving the level of basic education for rural girls ; institutional capacity building.
UNICEF	Preschool education.
European Union	Designing a multi-year education plan; assessing education sector achievements; curbing school failures; and strengthening school infrastructures.
	Technical assistance to upgrade vocational training and develop alternative training.
Spain	School equipment and training.
Canada	Improving enrolment rates for girls in rural areas; capacity building for the Ministry of Education.
	Supporting the implementation of the skills-building approach.
Belgium	Studies and expertise fund ; applied research fund.
Germany	Vocational training programme for rural areas.
AFD	Preschool education.
	Supporting vocational training policy in line with the needs of Moroccan enterprises.
	Upgrading Moroccan enterprises; capacity building for human resources.
	Supporting university cooperation, the training of high-level officials, and the promotion of scientific research.

5.3.2 The 2003 UNDP-Morocco report on development cooperation indicates that out of the US$ 52.2 million in foreign aid[22] allocated to social sectors, US$ 29.8 million (57 percent) went to education. This assistance covers all levels of education. Table 2 shows the areas of intervention of the different donors.

5.4 Aid Coordination, Harmonization, and Results Orientation

5.4.1 Relations with the major donors are managed primarily by the Ministry of Finance and Privatization, which is responsible for macro-economic management, including public investments or government-guaranteed investments. Morocco does not use the usual mechanisms such as consultative groups and sectoral round tables. In general, it conducts bilateral negotiations with donors. The rehabilitation of the plan in 1995 was supposed to strengthen the framework for consultation with the different development partners. At the end of the 2000-2004 Five-Year Plan, the idea of coordinating foreign interventions is still in its infancy and is limited to informal discussions between different partners.

5.4.2 However, for large-scale development programmes, the Government brings together the major potential donors. This was the case in 1996 for the launching of the Social Priority Programme – BAJ. In the education sector, the Bank participates in the framework for meetings and consultation with development aid agencies, which was created in 1997 and which meets regularly under the aegis of the Ministry of Education.

5.4.3 The World Bank remains the Bank's major partner in the education sector. However, in spite of the existence of a partnership framework between the Bank and the World Bank, for which a memorandum of understanding was signed in March 2000 listing Morocco as one of the pilot countries where both institutions agreed to cooperate, the institutions' interventions are hardly coordinated. Coordination is limited to co-financed activities; as a result, experience sharing is poor. Discussions with various donors in Morocco show that there is a strong demand for creating a formal framework to coordinate interventions in the different activity areas. However, this demand does not seem to constitute a need for the Government.

[22] Grants only.

VI. PERFORMANCE OF THE BANK, THE BORROWER, AND OTHER PARTNERS

6.1 Performance of the Bank and of the Executing Agencies

6.1.1 The participation of the Government in the identification and preparation of projects was satisfactory, but its overall performance is deemed unsatisfactory. On the one hand, the Government has always been at the root of initiatives for investment in education and has clearly defined its priorities. On the other hand, several factors have had a negative impact on the performance of the projects. These include: a) delays in project implementation; b) multiple reorganizations within the Ministry; and c) lack of an adequate structure to efficiently manage education reform. Indeed, the division of financed projects that was created had neither the necessary power nor the necessary intervention capacity to implement measures within the planned timeframe.

6.1.2 All Bank-financed projects in the education sector have always included qualitative aspects such as training for support and teaching staff. Nevertheless, these activities were implemented with much less success than those related to infrastructure and equipment. For example, under the *Education V Project*, which is in the completion phase, the Government was unable to implement the component related to population education.

6.2 Performance of the Bank

6.2.1 The Bank's performance in project design is not satisfactory. The quality at entry of completed projects was unsatisfactory because the Bank was not a stakeholder in the identification and preparation phases. Poor cost estimates and delays in the implementation of projects led to frequent postponements of completion deadlines as well as partial cancellations or cancellations of loan balances. The lack of monitoring was a negative factor despite satisfactory implementation of operations. The Bank did not provide the required technical assistance. It simply contented itself with being responsive to the national choices for investment in education.

6.2.2 In spite of the measures recommended by the portfolio review missions to rehabilitate the portfolio of social sector projects, education projects still face recurring management problems. The services provided for loan disbursements, procurement, and improvement of monitoring are deemed unsatisfactory by the Moroccan authorities.

6.3 Performance of Other Donors and Co-financers

The performance of co-financed projects is deemed unsatisfactory. The five projects completed were co-financed or financed in parallel with the World Bank. However, the various opportunities for collaboration between these donors did not translate into a pooling of synergies, which would have led to more successful interventions. The Bank has often been absent from the preparation phases. Coordination mechanisms between the two institutions are not clearly defined. It involves, notably, harmonizing the frequency and the format of supervision and completion reports, defining common performance indicators, and conducting joint supervision missions. As well, there has hardly been any learning effect that can be beneficial to future operations and to the respective experts of the two institutions as a result of this cooperation.

6.4 Other Stakeholders

The performance of the other operators in the implementation of education projects is deemed satisfactory. The implementation of the projects required the use of the services of consultants, suppliers, enterprises and technical assistance. The completion reports reviewed indicate that these services were satisfactory overall. However, a number of shortcomings were noted. These include: a) architectural plans that were sometimes poorly adapted to the context; b) delays in works, an indication that contractual deadlines were often missed; c) the bankruptcy of several entrepreneurs during the construction of the schools and colleges; and, finally d) the poor quality of prefabricated construction work.

VII. OVERALL ASSESSMENT

7.1 Counterfactual Analysis

7.1.1 The counterfactual analysis consists of reviewing the net contribution of the Bank's interventions in relation to the initial situation by responding to the following question: what would have been the situation if the Bank had not intervened? This is always a delicate question to answer because the possible scenarios are difficult to imagine. Other things being equal, the lack of Bank financing would have implied inaction on the part of the Government to increase the offer of school places. This scenario would lead to postponement of interventions, an accumulation of problems that are much more difficult to manage, and a high opportunity cost. The other alternative would be to resort to other sources of financing that are sometimes more concessionary, like the Arab Funds, particularly as the value added expected from the Bank in terms of technical assistance has often been lacking.

7.1.2 In spite of the limitations of interventions due to difficulties managing the project cycle, the Bank has made a positive contribution to the development of the education sector in Morocco. Bank financing has helped the country generalize basic education, particularly in rural areas, as well as set up a network of technical and vocational education establishments, indispensable for the needs of the economy. It is conceivable that without the Bank-financed infrastructure, several tens of thousands of children may not have been educated. The Bank's assistance has also produced effects which are not easy to quantify, such as the economic and cultural effects of establishing schools.

7.2 Overall Assessment

The overall assessment of the Bank's assistance is unsatisfactory (Table 3). Although the assistance was aligned with the priority needs of the country, it was not supported by policy dialogue and expertise at the level of the interventions. The quality of lending operations was insufficient: the projects were relevant but their quality at entry was poor; the achievement of the objectives is mitigated notably by the abandonment of the qualitative components. In this regard, the Bank's assistance contributed little to the institutional development of the country. The assessment of non-lending interventions is unsatisfactory: the Bank did not conduct sectoral studies on which to base its interventions. Finally, the Bank's financing was not backed by adequate expertise in line with the expectations of the Moroccan authorities.

Table 4
Summary of the Evaluation

	Criteria	Rating	Remarks
A	Assessment of the Bank's assistance strategy	3.8	Satisfactory
B	Assessment of interventions related to loans	2.7	Unsatisfactory
C	Assessment of non-lending assistance	2.0	Unsatisfactory
D	Assessment of the Bank's performance	1.8	Highly unsatisfactory
E	Assessment of the performance of the Borrower, the implementing agencies and other operators	2.6	Unsatisfactory
	Overall Rating Score	2.6	Unsatisfactory

VIII. LESSONS LEARNED AND RECOMMENDATIONS

8.1 Lessons Learned

8.1.1 In an environment that is conducive to the mobilization of nonconcessional resources, as is the case of Morocco, the value-added of a development bank resides primarily in the quality of policy dialogue and technical assistance. Consequently, loan-based interventions alone are inadequate and should be backed by complementary financing instruments to meet needs not satisfied by the competitive capital market *(3.2.3, 4.8.2, 5.)*.

8.1.2 The success of a project in the education sector is closely tied to the quality of its preparation. Relying solely on preparatory work done by partners does not foster understanding of the sectors' challenges; this can lead to an inaccurate assessment of interventions. In this regard, conducting sectoral studies provides a good vision of challenges and constraints and fosters the achievement of objectives *(3.2.3, 3.3.2, 4.3.1, 5.2.1).*

8.1.3 The participation in different phases of education projects by local communities, associations of students' parents, NGOs, the private sector fosters ownership of outcomes, a factor for good performance and sustainability *(4.3.3, 4.7.2).*

8.1.4 Failure by partners involved in co-financing or parallel financing of projects to share experiences does not foster the achievement of positive externalities that are beneficial to all. The achievement of such externalities requires the fulfillment of a number of conditions, which include putting in place the following common coordination mechanisms: a) harmonizing the frequency and format of supervision and completion reports; b) defining common performance indicators; c) conducting joint supervision missions; and d) regularly exchanging information *(5.4.3, 6.3.1)*

8.2 Recommendations

To the Government

8.2.1 Given the increasingly important role played by civil society, including associations of parents, of students, and NGOs in managing school facilities, it is important to effectively associate stakeholders in the design, implementation, and monitoring of education programmes and projects.

8.2.2 To maintain school buildings and equipment in good condition, students should be sensitized to the need to respect education assets, within the context of the civic education classes.

8.2.3 The Government should foster the development of the private education sector by lifting institutional barriers, particularly those related to evaluation and validation of diplomas, to promote competitive access to different opportunities in the labor market (*4.4.8, 4.8.2).*

8.2.4 While strengthening technical and financial cooperation with different development partners, the Government could also take the initiative to organize coordination among partners with a view to harmonizing interventions and maximizing their performance (*5.4.1, 6.3.1)*.

For the Bank

8.2.5 The Bank should improve the quality of its assistance by increasing financing for technical assistance and sectoral studies. It should also make available to ADB countries like Morocco the necessary expertise to carry out education and scientific research reform and other measures to strengthen the capacity of the ministries concerned. This assistance should improve the skills and the level of education of Moroccans to make them more competitive at the international level, in the context of globalization. It should also envisage supporting private sector investments in the areas of education, vocational training and applied research (*3.2.3, 4.8.2, 5.1.2).*

8.2.6 The Bank should conduct its own research to better inform its interventions in the education sector and not simply rely on the achievements of other development institutions (*3.2.3, 4.3.1).*

8.2.7 Given the importance of qualitative education activities in school performance, the Bank should ensure that governments implement the qualitative components of projects, which are related primarily to the training of teaching staff (*4.6.1, 6.1.2)*

8.2.8 To derive real benefits from co-financing and parallel financing, donor activities should be coordinated to allow the sharing of analyses, experiences, work methods and tools, including the format of supervision and completion reports; the definition of common indicators; joint supervision missions; and regular exchange of information *(5.4.3, 6.3.1)*.

8.2.9 To improve the efficacy of its interventions in member countries, the Bank, like the World Bank, should put in place a communications system that would allow the monitoring of operations using New Information and Communication Technologies *(6.2.1).*

8.2.10 To obtain the data needed to assess the performance of interventions in the education sector, the Bank could envisage providing assistance for the country to implement a computerized information collection system which will be used for monitoring and evaluation. It could also envisage assistance for the implementation and development of New Information Technologies in schools in order to facilitate the dissemination of information *(6.2.1.).*

Rating of Strategies and Interventions

(According to the Bank's evaluation criteria)

E XPLANATION OF RATINGS

4	=	***Highly satisfactory***
3	=	***Satisfactory***
2	=	***Unsatisfactory***
1	=	***Highly unsatisfactory***

A-Assessment of the Bank's Assistance Strategy

Evaluation Criteria		**Score**	**Justification**
1.	Relevance and consistency with the Bank's education policy	4	The Bank's assistance strategy is consistent with its objective to promote economic growth and to reduce poverty in the RMC by investing in human capital. However, this strategy is not based on sectoral studies to better inform the choice of education policies in Morocco. For this reason, the Bank's interventions were directed, in a non-targeted manner, towards all cycles of education, from basic education, to vocational education, to higher education.
2.	Consistency with the policies and strategies of the Moroccan Government	4	The Bank's strategy is consistent with the orientations and priorities of Morocco, which consist of increasing access to different levels of education as well as reducing geographic and social disparities in access to education. The Bank intervened within the framework of reforms initiated by the Moroccan Government. The Bank demonstrated great flexibility with respect to the priorities identified by the Government.
3.	Consistency with Morocco's other development partners	3	The Bank's strategy favors co-financing. All completed operations were co-financed or financed in parallel. However, the pooling of experiences as well as the coordination of monitoring activities was insufficient.
4.	Consistency with the needs of the populations	4	There is a strong demand for access to education. The recent adoption of the participatory process in the design of education projects will ensure better integration of the wishes of beneficiaries as well as of socio-cultural realities, thus ensuring better ownership of achievements.
Rating section A		**3.8**	**The Bank's assistance strategy to the education sector in Morocco is satisfactory.**

B-Assessment of Lending Operations

Evaluation Criteria		Score	Justification
1.	Relevance of objectives (conformity of the Bank's intervention objectives with the priorities of Morocco)	**4**	Operations financed constitute an appropriate response to the demand for education at different levels. Particular attention was accorded to disadvantaged rural areas as well as to girls.
2.	Quality at entry	**2**	The quality at entry of completed projects is deemed unsatisfactory because the Bank did not always participate in the identification and preparation phases of projects. These projects comprised too many components and objectives. Their implementation required several operators, but there was no appropriate mechanism for coordination. Architectural design did not often take into account the socio-cultural reality of the area.
3.	Efficacy (achievement of physical objectives)	**3**	All the activities could not be implemented and most of the operations completed experienced long delays. Qualitative components were less well executed. Approximately 7,426 primary school classrooms, 224 secondary schools, 78 high schools, and 28 vocational training institutions were built and equipped.
4.	Efficacy Effects and impact (development of the education sector, poverty reduction, MDG)	**3**	Thanks to the outcomes, the Government was able to meet an increasingly urgent demand for education as a result of population growth. The implementation of the Reform of the Education System led to the generalization of basic education. For this reason urban/rural disparities in education were reduced, as well as those between boys and girls.
5.	Impact on cross-cutting issues	**3**	The projects completed were not ranked in any environmental category. The Bank's assistance did not cover the private sector in education. Girls and women were specifically targeted in the Bank's education projects and the impact was significant on the level and schooling conditions of girls.
6.	Efficiency (Operational performance, profitability, cost/benefit ratio)	**2**	The implementation period was twice the time planned and a significant proportion of activities and financing was cancelled. Prefabricated infrastructure s were of poor quality and did not result in any cost savings. The occupancy rate of some technical institutions was less than half of expectations.
7.	Institutional Development Impact	**2**	The Bank's assistance did not make any significant contribution to strengthening the capacity of the authorities responsible for education. The Government was less effective in implementing activities in this regard.
8.	Sustainability (social and institutional viability; permanent nature of results)	**3**	The Ministry of Education is responsible for maintenance and upkeep of buildings and equipment. But resources earmarked for this activity are insufficient. The involvement of local communities, parents' associations and some NGOs in the maintenance and operation of schools is an asset for sustainability.
Rating section B		**2.7**	**The results of lending interventions are unsatisfactory overall. The relevance of the objectives is satisfactory, but delays and difficulties with implementation greatly reduced the achievement of objectives, efficiency and the institutional development impact of the interventions of the Bank.**

C-Assessment of Non-Lending Assistance

Evaluation Criteria		Score	Justification
1.	Studies and support for sectoral policies	**1**	The Bank did not spend much resources on conducting sectoral studies to guide its interventions. Consequently, the Bank's contribution to the dialogue on defining sectoral development strategies is low.
2.	Advisory services, including policy dialogue	**2**	The Bank's contribution to policy dialogue was poor. CSPs are not really useful instruments for monitoring the Bank's policy in the education sector in Morocco. Sectoral objectives are not clear and the strategy does not include quantitative indicators to allow monitoring. Furthermore, according to the Moroccan authorities, the Bank's operations were not accompanied by adequate expertise for the country. The Bank's interventions were also deemed too inflexible compared to those of other partners. Consequently, Morocco is reluctant to use nonconcessional funding in the social sector.
3.	Portfolio review	**3**	Portfolio reviews were conducted at irregular intervals. They contributed in general to improving the implementation performance of Bank projects in Morocco, but failed to lead to a timely closure of some older education projects like the Intensification of Vocational Training Project. Furthermore, the national stakeholder has not internalized this review process since education projects are fraught with generic management problems.
4.	Aid coordination (Bank initiatives to strengthen national capacity to coordinate aid, co-financing initiatives)	**2**	The Bank participates in consultations about the education sector in Morocco. The Bank's interventions were co-financed or financed in parallel, but it seems that these types of financing have not led to a sharing of experiences between donors. Discussions with different donors in Morocco indicate that there is a strong demand for the creation of a formal framework for coordinating interventions..
Rating section C		**2**	**The Bank's performance in relation to non-lending activities was deemed unsatisfactory. Morocco expects from the Bank more technical assistance and grants to finance the social sector.**

D – Assessment of the Bank's Performance

Evaluation Criteria		**Score**	**Justification**
1.	Preparation (quality of sectoral studies and of context analyses)	**1**	The Bank's interventions were based on studies conducted by the Government and by other donors, notably the World Bank. The bank did not participate in the identification and preparation phases of the projects.
2.	Ex-ante assessment (quality of economic, financial, social, etc. analysis.)	**2**	In addition to the previous comment, it should be noted that the Bank's interventions were based primarily by the Government's requests. Therefore, the Bank was unable to assess the cost of the project, which as overambitious and difficult to implement.
3.	Monitoring and supervision	**2**	The poor monitoring of the projects did not foster good implementation of operations. The disbursement of Loans and the monitoring of operations are deemed unsatisfactory.
4.	Ex-post assessment	**2**	There is no appropriate monitoring mechanism to assess the performance of the Bank's interventions in the education sector.
Rating section D		**1.8**	**The Bank's performance is deemed unsatisfactory**

E-Assessment of the Performance of the Borrower, Executing Agencies and Other Operators

Evaluation Criteria		Score	Justification
1.	Identification (adherence and participation of decision makers and beneficiary populations)	**4**	The performance of the country with respect to project identification is satisfactory. Morocco has succeeded in defining its education sector priorities which consist of expanding access to education, improving the quality of education and reducing social and geographic disparities.
2.	Preparation (design, analysis of risks and alternatives, drawing on lessons from similar operations, associating concerned populations)	**3**	The Government participated in preparatory studies and works in the context of Bank interventions. But civil society, including parents' associations, was not sufficiently associated with the design and implementation of completed projects.
3.	Implementation (capacity to successfully implement development projects and programmes)	**2**	The implementation capacity for education projects was weak. The projects were delayed considerably. There were recurrent generic management problems. The Government promoted the implementation of infrastructures but it did not fully manage the implementation of qualitative components.
	Performances of other operators (technical assistants , consultants, enterprises, suppliers, NGOs, etc.)	**3**	Services provided by consultants, suppliers, businesses and technical assistants were, in general, satisfactory. However, the following weaknesses were noted : a) architectural plans that were sometimes poorly adapted to the context; b) delays in works, indicating that contractual deadlines were often missed; c) the bankruptcy of several entrepreneurs during the construction of schools and secondary schools; and d) the poor quality of construction work using prefabricated structures.
4.	Monitoring and supervision (utilization of data from monitoring and supervision to improve the implementation of projects and programmes)	**2**	The mechanism for monitoring and coordinating activities was inefficient. The project management units were limited to purely administrative tasks because of the decentralization of activities.
5.	Aid coordination (Borrower's initiatives and capacity to coordinate donors)	**2**	Morocco does not use standard coordination mechanisms such as advisory groups and sectoral round tables. In general, it conducts bilateral negotiations with donors. The request for coordination by donors doesn't seem to constitute a need for the Government.
Rating section E		**2.6**	**The performance of the Borrower and of the executing agencies is unsatisfactory overall**
Overall Rating		**2.6**	**The Bank's assistance to the education sector in Morocco is unsatisfactory overall.**

Matrix of Recommendations and Follow- Up Measures Actions

Observations and Conclusions	Recommendation	Responsible Party
Morocco is increasingly hesitant to resort to nonconcessional resources to fund social sectors, particularly when such financing is not accompanied by adequate, high quality technical assistance.	Improve the quality of assistance to Morocco by increasing financing for technical assistance and sectoral studies	Bank
The Bank based its interventions on World Bank studies; as a result, the Bank was unable to develop its own capacity to help the country formulate better policies.	Conduct its own research to better inform its interventions in the area of education. Mobilize its international experience to support the country choose education policies and reforms.	Bank Bank
Qualitative activities in education projects are important to ensure good performance in schools. However, the Government favored the building of infrastructure as opposed to this type of activity.	Ensure that the qualitative components of education projects, especially those related to training teaching staff, are implemented.	Bank Government
In Morocco, there is an urgent need to create a formal coordination framework.	Institutionalize the donor coordination mechanism.	Government
The Bank's experience in co-financing and in parallel financing did not result in sharing of experiences among the different parties.	In the case of co-financing and parallel financing, put in place a donor coordination mechanism to allow sharing of analyses, experiences, and work methods and tools.	Bank
There is no efficient monitoring mechanism in the field that can make available the information needed to assess the performance of interventions in the education sector.	Put in place, between the Bank and Morocco, a communication system that would allow monitoring of operations using the New Information and Communication Technologies Strengthen the country's capacity with a view to putting in place a computerized information collection system that will be used in monitoring and evaluation Provide assistance to the country with a view to setting up and developing New Information Technologies within schools in order to facilitate monitoring and evaluation and dissemination of information.	Bank Bank Bank

Observations and Conclusions	Recommendations	Responsible Party
Civil society is called upon to play an increasingly important role within the context of decentralization, particularly with respect to the management of school facilities	Strengthen the participation of beneficiary populations, including parents' associations, in the design, implementation, and monitoring of education projects and programmes. Strengthen pupil's sensitization to respect for school assets within the framework of civic education.	Government/ Bank Government
In Morocco, private education represents only 4.8 % of the total number of students at all levels and 5 % in higher education, in 2004. The Government has failed to take adequate concrete actions to promote this sector, particularly with regard to assessment and validation of diplomas.	Promote the development of the private sector by lifting institutional barriers, particularly at the level of assessment and validation of diplomas Support private sector investments in the education sector	Government Bank

Summary of the Outcomes of the Bank's Lending Operations to the Education Sector in Morocco

Operation	Objectives at Appraisal	Status of Achievement
Intensification of Vocational Education Project	Objective: Contribute to the training of technicians and skilled workers needed to develop the Moroccan economy, particularly in the industry, trade, agriculture, fisheries and hotel management sectors. Expected Outputs: Construction and equipment of 20 vocational training institutions, including : 10 at the "Technician" level (5 *ITA*, specializing in industry and trade; 3 *ITA* specializing in agriculture; 1 professional maritime school; 1 hotel management school) and 10 at the "skilled worker" level (8 *CQP*, specializing in industry and trade; 2 vocational schools). Educational technical assistance in vocational training	Type of establishment and locality (Department in charge, date opened: – I.T.A., Marrakech II (OFPPT, October 1988) – I.T.A., Sefrou (OFPPT, October 1988) – I.T.A. ,Ifrane (OFPPT, October 1988) – C.Q.P., Azila (OFPPT, October 1988) – C.Q.P., El Kelâa Sraghna (OFPPT, October 1988) – C.Q.P. , Missour (OFPPT, October 1989) – I.T.A.A., Errachidia (Min. Agric. October 1989) – I.T.A.A., Fquih Ben Salah (Min. Agric., October 1989) – C.F.P.H. d'Erfoud (Ministry of Tourism, October 1989) – I.T.A., Oujda III (OFPPT, October 1990) – I.T.A. Cuir de Casablanca Anfa (OFPPT, October 1990) – I.T.A. Arts graphiques de Casablanca El Fida (OFPPT, October 1990) – C.Q.P. Confection, Fès (OFPPT, October 1990) – C.Q.P. ,Ben Slimane (OFPPT, October 1991) – I.T.A.A., Khénifra (Min. Agric., October . 1991) – C.Q.P., Jerrada (OFPPT, October 1992) – C.Q.P. , Midelt (OFPPT, October 1992) – E.P.M., Tan Tan (Min. of Fisheries, October 1992) – C.F.P.H. , Asilah (Ministry of Tourism, October 1992) – E.H. , Salé (Ministry of Tourism, October 1992) – II . Complementary Programme – I.T.A. Maintenance Hotelerie, Marrakech (OFPPT, October 1994) – I.T.A. Industriel, Mohammedia (OFPPT,October 1994) – I.T.A. Industriel, Safi (OFPPT, October 1994) – I.T.A. Industriel, Rabat (OFPPT, October 1994) – I.T.A. Génie Thermique, Casablanca (OFPPT, October 1994) – C.Q.P. ,Azemmour (OFPPT, October 1994) – I.T.A. Cuisine Restauration, Agadir (OFPPT, October 1995) – I.T.A. Cuisine Restauration, Casablanca (OFPPT, October 1996) **Technical Assistance** Feasibility study, *Centre d'études des liaisons entre la formation professionnelle et l'emploi (*center for the study of the link between vocational training and employment). Technical assistance for ITA Cuir; ITA Arts Graphiques; ITA Cuisine Restauration of Agadir and of Casablanca

Operation	Objectives at Appraisal	Outputs
Reform of the Education System	Expected Objectives Promote education services at reduced cost, more equitable, more efficient: allocation of a larger portion of education resources to basic education; improve the placement and orientation rate towards employment; curb growth in public education spending Expected Outputs ***Primary*** 10 403 classrooms 2140 teachers' lodgings 1.446 canteens for the first cycle ***2nd cycle basic*** 364 schools 52 hostels, 910 lodgings ***secondary*** 9 high schools 2 hostels 22 lodgings teaching materials, for the workshops and canteens furniture iv) operating costs, scholarships Various measures to: Expand access to basic education; Curb the expansion of secondary education; Adapt education to the development needs of the country; Reduce the cost of education.	Construction, using prefabricated structures, of 5681 classrooms, 702 canteens, 2325 lodgings, 62 high schools, 189 secondary schools and 183 primary schools. Development of education at multiple levels; Training of primary school teachers; Reduction of the promotion rate at the end of the 1st cycle of secondary education (9th year) from 52.1% in 84/85 to 39.2% in 92/93; Development of new school programmes and textbooks; The orientation of pupils towards vocational education has started as a pilot project in Kenitra province; Limitation of enrolment in higher education Reduction of education costs, but the reallocation of resources towards primary education was not effective and the objective of controlling the number of students in higher education was not achieved. Etc.
Support for the 1st Cycle of Basic Education	Objectives Improve access to primary education in rural areas; in particular, increase the participation of girls in education; improve the quality of education; improve the efficiency of the education system.	Construction of 1,741 classrooms, 440 canteens and 635 lodgings; Completion of 102 wells (out of 120 planned); Procurement of furniture and equipment; Technical assistance (by UNESCO) to conduct a general study on standardizing school construction in rural areas.

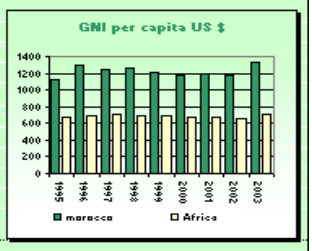
Operation	Objectives and Expected Achievements at Appraisal	Status of Outputs
Support for 2nd Cycle of Basic Education Project	Objectives Improve access and participation of rural students in the second cycle of basic education, particularly girls; Improve the quality of basic education, especially in rural areas. Outputs 42 secondary schools with adequate equipment and furniture in rural areas; The intake capacity of the school canteens are strengthened by the award of subsidized meal plans in the canteens; The capacity of the Ministry of National Education in educational assessment is strengthened through technical assistance; The project implementation unit is strengthened with adequate human and material resources.	– 35 secondary schools opened in 1999 with a 12 % increase in intake capacity into the second cycle of basic education in rural areas; – The Bank did not contribute to the preparation of the national assessment programme (programme national d'évaluation - PNE). However, the study on the assessment of the impact of some variables on access to schools was conducted in 1998; –Seminars were organized, but there was no specific training for teachers, particularly in rural areas.
Education Project V	Objectives: Enhance the quality of basic and secondary education, adapt higher education to the country's needs and liberalize access to secondary education. Reduce the illiteracy rate of women in rural areas, sensitize women to issues relating to maternal and child health-care, family planning, nutrition, benefits of school enrolment of girls, environmental protection, the fight against AIDS, promoting environmental education and extending population education to secondary schools. Outputs – Construction of the National Institute of Educational Research and Documentation (INRDP); – Restructuring of continuous training for teaching and support staff; – Iincrease in the promotion rate, reduction of the repeater and dropout rate in basic and secondary education; – Procurement of educational documents; – Prospective studies on the education system; – Construction of 26 high schools in rural areas; – Enrolment of an additional 23 000 students at the secondary level; – Tteaching materials for the universities – 800 students trained under the applied bachelors' programme; – Study on the environmental situation in schools; textbook on the environment, population education, literacy programme for women; – Training of 21 000 teachers and 4 000 000 pupils on the environment; Training of 3200 teachers and 400 000 secondary school students on the environment; Literacy programme for 41 550 rural women.	– 16 high schools out of 26 planned under the project are completed and opened in December 2004. – Contracts for furniture (teaching equipment), equipment and furniture for all 26 high schools have been awarded and received. The equipment and furniture is installed, for the most part, in the institutions opened; the rest is held in storage until the buildings where they will be installed are completed. Literacy activities in rural areas are completed. – The study on the environmental situation in schools was completed. – The component on population education was not implemented – The component related to tertiary education and that concerning the National Institute of Educational Research and Documentation (INRDP) were withdrawn from the project. – Training of 508 literacy monitors from NGOs; Training of 100 female monitors from social centers and female extension workers from the Ministry of Agriculture; Literacy classes for 72, 893 women and young girls in rural areas with the participation of NGOs, 82 percent higher than the initial objective.

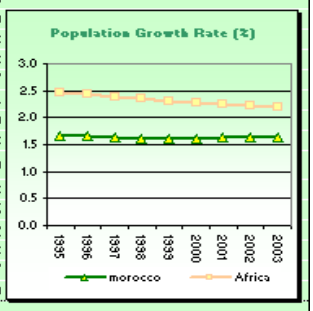
Operation	Objectives and Expected Outputs at Appraisal	Status of Outputs
Basic Education Reform Support Programme	Objective Increase school enrolment rates and improve the quality of the second cycle of basic education in rural areas. Outputs/Expected Results – The school facilities are strengthened through the construction of 80 secondary schools (720 classrooms) with hostels in rural areas, representing 18 % of the investment programme in infrastructures in the second cycle of basic education in rural areas; – The quality of basic education improved with (a) the upgrading of 900 head teachers and 8,000 teachers (close to 17% of the teaching staff for the second cycle) during the project, (b) the revision of the education syllabus for basic education and the adaptation of textbooks to the realities of the country, thanks to the creation of INRDP, and (c) the creation of a multimedia room in each of the 80 secondary schools. – The study conducted on the partnership between the Ministry of National Education (MEN) and the local communities on to the management of secondary schools, including the hostels and canteens. – The directorate of buildings and equipment within the MEN, which serves as the project executing agency, is strengthened.	– The overall implementation rate was 22% in July 2004. – 38 secondary schools and 22 hostels are currently under construction
Technical Secondary Education Support Project	Objectives – Support the secondary and technical education reform plan, which seeks to develop this type of education - Improve the quality of secondary and technical education; - Upgrade and ensure the maintenance of the technical education network with a view to reducing disparities, particularly gender disparities - improve the pass rate for this type of education Achievements/Expected Outcomes/Results – The reference high school, the Lycée de Fouarate, is built and is operational. – The secondary and technical education network is strengthened and upgraded with respect to infrastructure, including hostels, teaching materials and teaching personnel. – The secondary and technical education sub-sector study is completed, validated, and implemented. – Administrative personnel in high schools, technical schoolteachers, and Ministry of National Education planners have received specific training. – The project implementation unit is strengthened with adequate human resources and adequate material.	There is still considerable delay in the implementation of the project. The overall rate of implementation of the project was estimated at approximately 15 % in July 2004. Technical documents on the execution of construction work are under preparation.

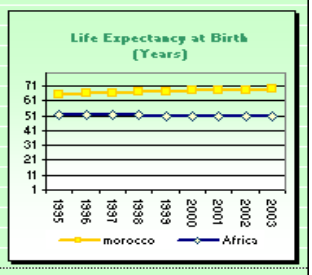
Morocco

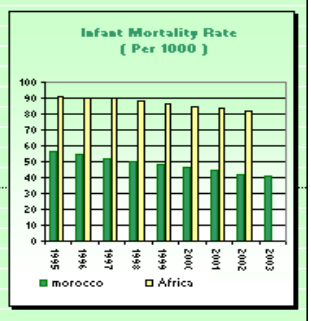
COMPARATIVE SOCIO-ECONOMIC INDICATORS

	Year	Morocco	Africa	Developing Countrie	Developed Countries
Basic Indicators					
Area ('000 Km²)		447	30 061	80 976	54 658
Total Population (millions)	2003	30.6	849.5	5,024.6	1,200.3
Urban Population (% of Total)	2003	56.8	39.2	43.1	78.0
Population Density (per Km²)	2003	68.4	28.3	60.6	22.9
GNI per Capita (US $)	2003	1 330	704	1 154	26 214
Labor Force Participation - Total (%)	2003	41.4	43.3	45.6	54.6
Labor Force Participation - Female (%)	2003	35.1	41.0	39.7	44.9
Gender -Related Development Index Value	2002	0.604	0.476	0.655	0.905
Human Develop. Index (Rank among 174 countrie:	2002	125	n.a.	n.a.	n.a.
Popul. Living Below $ 1 a Day (% of Population)	1998	0.6	46.7	32.0	20.0
Demographic Indicators					
Population Growth Rate - Total (%)	2003	1.6	2.2	1.7	0.6
Population Growth Rate - Urban (%)	2003	2.9	3.8	2.9	0.5
Population < 15 years (%)	2003	31.9	42.0	32.4	18.0
Population >= 65 years (%)	2003	4.5	3.3	5.1	14.3
Dependency Ratio (%)	2003	56.0	86.1	61.1	48.3
Sex Ratio (per 100 female)	2003	100.3	99.0	103.3	94.7
Female Population 15-49 years (% of total populatic	2003	27.6	24.0	26.9	25.4
Life Expectancy at Birth - Total (years)	2003	69.0	50.7	62.0	78.0
Life Expectancy at Birth - Female (years)	2003	70.8	51.7	66.3	79.3
Crude Birth Rate (per 1,000)	2003	22.9	37.0	24.0	12.0
Crude Death Rate (per 1,000)	2003	6.0	15.2	8.4	10.3
Infant Mortality Rate (per 1,000)	2003	40.7	80.6	60.9	7.5
Child Mortality Rate (per 1,000)	2003	50.0	133.3	79.8	10.2
Maternal Mortality Rate (per 100,000)	2000	220	661	440	13
Total Fertility Rate (per woman)	2003	2.7	4.9	2.8	1.7
Women Using Contraception (%)	1997	59.0	40.0	59.0	74.0
Health & Nutrition Indicators					
Physicians (per 100,000 people)	1997	48.8	57.6	78.0	287.0
Nurses (per 100,000 people)	1997	105.0	105.8	98.0	782.0
Births attended by Trained Health Personnel (%)	1995	39.6	44.0	56.0	99.0
Access to Safe Water (% of Population)	2002	80.0	64.4	78.0	100.0
Access to Health Services (% of Population)	1991	62.4	61.7	80.0	100.0
Access to Sanitation (% of Population)	2000	75.0	42.6	52.0	100.0
Percent. of Adults (aged 15-49) Living with HIV/AID	2003	0.1	6.4	1.3	0.3
Incidence of Tuberculosis (per 100,000)	2000	96.6	109.7	144.0	11.0
Child Immunization Against Tuberculosis (%)	2003	92.0	81.0	82.0	93.0
Child Immunization Against Measles (%)	2003	90.0	71.7	73.0	90.0
Underweight Children (% of children under 5 years	1997	9.0	25.9	31.0	...
Daily Calorie Supply per Capita	2002	3 052	2 444	2 675	3 285
Public Expenditure on Health (as % of GDP)	2001	2.0	3.3	1.8	6.3
Education Indicators					
Gross Enrolment Ratio (%)					
Primary School - Total	2001	107.0	88.7	91.0	102.3
Primary School - Female	2001	101.0	80.3	105.0	102.0
Secondary School - Total	2001	41.0	42.9	68.0	99.5
Secondary School - Female	2000	36.0	41.3	45.8	100.8
Primary School Female Teaching Staff (% of Total)	2000	40.8	46.3	51.0	82.0
Adult Illiteracy Rate - Total (%)	2003	48.4	36.9	26.6	1.2
Adult Illiteracy Rate - Male (%)	2002	36.7	28.4	19.0	0.8
Adult Illiteracy Rate - Female (%)	2003	60.7	45.2	34.2	1.6
Percentage of GDP Spent on Education	1998	5.0	5.7	3.9	5.9
Environmental Indicators					
Land Use (Arable Land as % of Total Land Area)	2003	19.0	6.2	9.9	11.6
Annual Rate of Deforestation (%)	1995	0.3	0.7	0.4	-0.2
Annual Rate of Reforestation (%)	1990	4.0	10.9	...	...
Per Capita CO2 Emissions (metric tons)	1998	1.2	1.2	1.9	12.3









Source : Compiled by the Statistics Division from ADB databases: UNAIDS: World Bank Live Database and United Nations Population Division.
Notes: n.a. Not Applicable ; ... Data Not Available.

Ongoing Bank Group Operations Over the 1994-2004 Period

Project	Sector	CoCd	LnT	Date appr	Date sign.	Eff. date	Date Compl.	Amount Approved	Net Amount	Disburs. Rate	Status
SECOND TRANCHE OF THE IRRIGATI0N OF THE GHARB	Agriculture	ADB	PL	05/29/1979	10/01/1979	10/21/1982	06/30/1994	8 000 000	7 999 163	100	Compl.
TENSIFT INTEGRATED POULTRY COMPLEX	Agriculture	ADB	PL	04/28/1981				10 000 000	0	0	Compl
INTEGRATED RURAL DEV. OF THE SETAT PROVINCE	Agriculture	ADB	PL	03/12/1985	12/23/1985	04/10/1987	12/31/1997	41 630 000	8 689 397	100	Compl
LOUKKOS ORMVAL	Agriculture	ADB	PL	10/26/1987	03/10/1988	11/19/1990	12/21/1999	21 600 000	20 975 468	100	Compl
AGRICULTURAL SECTOR ADJUSTMENT PROGRAMME	Agriculture	ADB	SA	12/14/1987	03/10/1988	09/30/1988	06/30/1994	117 000 000	117 000 000	100	Compl
NATIONAL RESOURCES CONSERVATION PROJECT	Agriculture	ADB	PL	05/14/1990	10/31/1990	01/27/1994	12/31/1997	8 330 000	3 156 917	100	Compl
NATIONAL RESOURCES CONSERVATION PROJECT	Agriculture	ADF	PL	05/14/1990	11/30/1990	01/27/1994	12/31/1998	3 794 734	3 147 321	100	Compl
NATIONAL RESOURCES CONSERVATION PROJECT	Agriculture	ADF	GA	05/14/1990	10/31/1990	12/29/1992	12/31/1998	2 440 788	2 439 199	100	Compl
PASTORAL DEVELOPMENT IN THE EAST	Agriculture	ADB	PL	05/14/1990	10/31/1990	09/22/1992	12/31/2001	5 460 000	3 042 162	100	Compl
LIVESTOCK & PASTORAL DEV.PROJ.EAST.REGION	Agriculture	ADF	PL	05/14/1990	11/30/1990	09/28/1992	12/31/2001	15 473 674	8 271 254	100	Compl
LIVESTOCK & PASTORAL DEV.PROJ.EAST.REGION	Agriculture	6450	PL	12/19/1990	05/27/1991	12/31/2001	12/31/2001	10 850 000	10 850 00’	0	Compl
DOUKKALA 'IRRIGATION PROJECT	Agriculture	ADB	PL	10/29/1991	03/05/1992	07/08/1994	06/30/2000	130 000 000	75 373 222	100	Compl
EL-HACHEF DAM	Agriculture	6540	PL	02/17/1992	02/17/1992	12/31/1996	12/31/1996	3 324 512	5 000 000	0	Compl
GHARB AREA IRRIGATION STUDIES (GRANT)	Agriculture	ADF	GA	08/31/1993	11/19/1993	05/06/1996	12/31/1999	2 440 788	1 349 122	100	Compl
Total Agriculture								380 344 496	267 293 226		
TELECOMMUNICATIONS DEVELOPMENT PROJECT	Communic	ADB	PL	12/14/1993	06/06/1994	11/27/1995	12/31/1997	42 750 000	13 591 758	100	
POST AND TELECOMMUNICATIONS SECTOR ADJUSTMENT PROGRAMME	Communic	ADB	SA	12/09/1998	05/10/1999	05/31/1999	12/31/2002	81 401 950	95 096 200	100	Compl
INFRASTRUCTURE ; INFORMATION SECTOR DEVELOPMENT	Communic	ADB	SL	04/04/2001	10/04/2001	06/06/2002	12/31/2003	66 490 246	100 000 000	50	Compl
Total Communications								**190 642 195**	**208 687 958**		Compl
LINE OF CREDIT (IV)	Finance	ADB	LC	11/24/1981	02/16/1982	12/14/1983	06/30/1994	10 000 000	9 595 341	100	Compl
LINE OF CREDIT FOR AGRICULTURE III	Finance	ADB	LC	06/17/1986	06/25/1986	02/27/1987	06/30/1994	62 400 000	62 400 000	100	Compl
LINE OF CREDIT (V)	Finance	ADB	LC	09/24/1986	12/18/1986	03/07/1988	12/31/1996	50 000 000	49 996 958	100	Compl
LINE IV CNCA	Finance	ADB	LC	10/16/1989	02/22/1990	12/28/1990	06/30/1994	56 160 000	56 160 000	100	Compl
LINE OF CREDIT B.C.P.; B.C.M.E; B.C.M	Finance	ADB	LC	10/29/1991	03/05/1992	01/08/1993	12/31/1996	30 000 000	30 000 000	100	PIPE
LINE OF CREDIT B.C.P.; B.C.M.E; B.C.M	Finance	ADB	LC	10/29/1991	03/05/1992	04/26/1993	12/31/1996	25 000 000	13 352 595	100	PIPE
LINE OF CREDIT A CIH	Finance	ADB	LC	10/29/1991	03/05/1992	11/09/1993	12/31/1996	10 000 000	5 026 499	100	Compl
LINE OF CREDIT B.C.P.; B.C.M.E; B.C.M	Finance	ADB	LC	10/29/1991	03/05/1992	08/25/1993	12/31/1996	25 000 000	7 871 218	100	Compl
LINE OF CREDIT TO THE SGMB	Finance	ADB	LC	05/06/1993	05/13/1993		06/30/1997	20 000 000	0	0	ABAN
SIXTH LINE OF CREDIT TO THE BNDE	Finance	ADB	LC	05/06/1993	05/13/1993	11/18/1993	06/30/1997	70 000 000	43 406 330	100	Compl
FIFTH LINE OF CREDIT TO THE CNCA	Finance	ADB	LC	10/20/1993				70 000 000	0’0	ABAN	
FINANCIAL SECTOR SUPPORT PROGRAMME-4	Finance	ADB	SA	12/12/2002	12/17/2002		12/31/2005	117 699 426	137 500 000	100	APVD
Total line of credit								**546 259 426**	**415 308 941**		

Project	Sector	CoCd	LnT	Date appr	Date sign.	Eff. date	Date Compl.	Amount Approved	Net Amount	Disburs. Rate	Status
INVESTMENT PROPOSAL-LOAN TO CAROGUA S.A.	Ind/Mini/Quar	ADB	PL	12/16/1991				919 094	0	0	Compl
MINING DEVELOPMENT PLAN STUDY	Ind/Mini/Quar	ADF	GA	06/23/1993	11/19/1993	01/29/1996	03/31/2000	1 657 894	1 638 964	100	Compl
SAP	Multisector	ADB	SL	08/22/1989	09/11/1989	10/02/1989	06/30/1994	100 000 000	100 000 000	100	Compl
CONSOLIDATION OF SAP	Multisector	ADB	SL	09/01/1993	09/23/1993	12/08/1993	12/31/1994	100 000 000	99 999 998	100	Compl
FINANCIAL SECTOR ADJUSTMENT PROGRAMME II	Multisector	ADB	SA	11/22/1995	11/30/1995	12/22/1995	12/31/1998	150 000 000	150 000 000	100	Compl
INSTITUTIONAL SAVINGS DEVELOPMENT PROGRAMME	Multisector	ADB	SA	11/19/1997	05/28/1998	06/16/1998	12/31/2000	68 705 998	80 264 408	100	Ongoing
INSTITUTIONAL SAVINGS DEVELOPMENT PROGRAMME	Multisector	ADB	SA	11/19/1997	05/28/1998	06/16/1998	12/31/2000	59 002 114	88 738 000	100	Ongoing
ECONOMIC AND SOCIAL REFORM PROGRAMME (PRES)	Multisector	ADB	SL	12/09/1998	05/10/1999	07/23/1999	12/31/2002	152 628 655	178 305 374	100	Ongoing
Total Multisector								**632 913 755**	**698 946 743**		
MICRO HYDRO-ELECTRIC PLANTS	Energy	ADF	TI	06/18/1986	01/14/1987	03/31/1988	06/30/1994	787 499	787 473	100	Compl
MATMATA HYDROELECTRIC PROJECT	Energy	ADB	PL	10/18/1988	02/07/1989	03/20/1990	12/31/1996	51 000 000	49 088 736	100	Compl
ELECTRICITY VII	Energy	ADB	PL	03/23/1989	04/28/1989	01/18/1990	12/31/1994	39 000 000	37 950 021	100	Compl
POWER GRID REHABILITATION PROJECTVIII	Energy	ADB	PL	12/15/1994				65 000 000	0	0	ABAN
POWER GRID AND DISTRI. REHABILITATION PROJECT.	Energy	ADB	PL	10/14/1997	05/28/1998		12/31/2001	21 662 290	0	0	ABAN
INTERCONNECTION OF POWER GRID S	Energy	ADB	PL	11/13/2002	05/06/2003		12/31/2007	68 479 666	80 000 000	69	Ongoing
Total Energy								245 929 455	167 826 230		
INTENSIFICATION OF VOCATIONAL TRAINING	Social	ADB	PL	12/11/1985	12/23/1985	04/07/1987	12/31/1997	25 500 000	17 665 218	100	Compl
INTENSIFICATION OF VOCATIONAL TRAINING	Social	ADF	PL	12/12/1985	12/23/1985	04/08/1987	12/31/1998	9 210 520	7 850 965	100	Compl
REFORM OF EDUCATION SYSTEM	Social	ADB	SA	11/27/1986	01/14/1987	04/21/1988	06/30/1994	60 000 000	60 057 428	100	Compl
BASIC EDUCATION	Social	ADB	PL	03/23/1989	08/11/1989	07/17/1990	06/30/1997	31 000 000	26 913 522	100	Compl
EDUCATION IN RURAL AREAS	Social	ADB	PL	10/29/1990	05/08/1991	11/10/1994	12/31/1999	37 000 000	10 016 646	100	Compl.
STRENGTHENING HEALTH CARE - RURAL AREAS 10 PROV	Social	ADF	PL	08/24/1992	01/25/1993	10/27/1994	06/30/2004	18 421 040	16 241 040	70	Ongoing
STRENGTHENING HEALTH CARE - RURAL AREAS 10 PROV	Social	ADB	PL	08/26/1992	01/25/1993	10/27/1994	06/30/2004	18 500 000	13 880 000	76	Ongoing
EDUCATION PROJECT V	Social	ADB	PL	11/24/1993	03/13/1995	12/04/1998	12/31/2003	30 000 000	7 400 000	55	Ongoing
EDUCATION PROJECT V	Social	ADF	PL	11/24/1993	03/13/1995	12/04/1998	12/31/2003	10 130 000	7 240 000	37	Ongoing
PROJECT TO SUPPORT GENERALIZATION OF EDUCATION	Social	ADB	PL	11/30/2000	05/30/2001	09/17/2001	12/31/2007	47 616 269	47 616 269	5	Ongoing
DEVELOPMENT OF SCIENCE AND TECH. EDUCATION	Social	ADB	PL	11/30/2000	05/30/2001	09/17/2001	12/31/2007	21 549 489	21 549 489	14	Ongoing
SUPPORT FOR MEDICAL COVERAGE REFORM (PARCOUM)	Social	ADB	SL	12/12/2002	04/25/2003		12/31/2005	94 159 541	94 159 541	0	APVD
EMERGENCY HUM. ASSISTANCE TO FLOOD VICTIMS	Social	SRF	RF	05/26/2003	06/04/2003		12/31/2004	332 451	332 451	0	APVD
EMERGENCY HUM. ASSISTANCE –EARTHQUAKE VICTIMS	Social	SRF	RF	03/04/2004	03/10/2004		12/31/2004	332 451	332 451	0	APVD
Total Social								**403 751 760**	**331 255 018**		

Project	Sector	CoCd	LnT	Date appr.	Date sign.	Eff. date	Date Compl.	Amount Approved	Net Amount	Disburs. Rate	Status
SECONDARY – TERTIARY ROADS (PERST)	Transport	ADB	PL	12/11/1985	12/23/1985	11/03/1987	12/31/1994	49 000 000	48 824 353	100	Compl.
TRANSPORT SECTOR PROGRAMME	Transport	ADB	SI	11/25/1987	03/10/1988	01/18/1990	12/31/1998	94 000 000	93 235 896	100	Compl.
SECOND ROAD PROGRAMME	Transport	ADB	PL	06/11/1990	12/05/1990	02/25/1992	12/31/1996	25 750 000	21 604 845	100	Compl.
AIRPORT REHABILITATION PROJECT	Transport	ADB	PL	12/14/1992	04/06/1993	10/12/1993	08/31/2001	70 000 000	43 288 674	100	Compl.
THIRD ROAD PROJECT	Transport	ADB	PL	12/15/1994	05/19/1995	11/05/1997	08/31/2001	60 000 000	29 374 240	100	Ongoing
RAILWAY REHABILITATION PROJECT	Transport	ADB	PL	12/02/1996	05/20/1997		12/31/2002	60 410 000	0	0	Ongoing
RAILWAY REHABILITATION PROJECT	Transport	ADB	PL	12/16/1998	03/08/1999	04/06/2001	12/30/2004	54 189 550	81 500 000	52	Ongoing
IMPROVING AND STRENGTHENING AIRPORT CAPACITY	Transport	ADB	PL	04/18/2001	01/06/2002	09/18/2002	12/31/2006	66 596 475	77 800 000	20	Ongoing
Total Transport								**479 946 025**	**395 628 008**		
AEP TANGER (CHARF EL AKAB)	Pot.Water	ADB	PL	08/18/1987	03/10/1988	12/21/1989	12/31/1996	7 950 000	6 571 202	100	Compl.
D'EL HACHEF DAM	Pot.Water	ADB	PL	05/21/1991	11/29/1991	10/09/1992	12/31/1996	44 000 000	22 047 660	100	Compl.
FIFTH DRINKING WATER SUPPLY PROJECT (RADEEF)	Pot.Water	ADB	PL	03/23/1992	05/13/1992	09/28/1994	06/30/2001	4 200 000	2 684 951	100	PIPE
FIFTH DRINKING WATER SUPPLY PROJECT (ONEP)	Pot.Water	ADB	PL	03/23/1992	05/13/1992	01/27/1994	08/31/2001	55 800 000	47 910 852	100	Compl.
SIXTH DRINKING WATER SUPPLY PROJECT	Pot.Water	ADB	PL	05/26/1994	07/20/1994	06/25/1996	12/31/2001	30 000 000	15 816 565	100	Compl.
DRINKING WATER AND SANITATION PROJECT	Pot.Water	ADB	PL	06/09/1999	12/13/1999	08/01/2001	12/31/2004	21 528 295	14 080 000	87	Ongoing
WATER SECTOR STRUCTURAL ADJUSTMENT	Pot.Water	ADB	SA	12/03/2003	10/14/2004		12/31/2006	184 039 102	215 000 000	0	APVD
Total drinking water supply								**347 517 397**	**324 111 229**		
GRAND TOTAL								**2 879 787 113**	**2 484 946 124**		

Source: ADB, OPEV Department