

# Engaging Diaspora Communities to Support Micro-entrepreneurship in Morocco

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## EX-POST EVALUATION



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## EXECUTIVE SUMMARY

In 2016, IOM Morocco received funding from the IOM Development Fund (“the Fund”) to implement a project entitled: “*Engaging the Diaspora Communities to Support Micro-Entrepreneurship in Morocco*”, referred to in this report as ‘EDCMM’, to enhance local development especially in communities that are relatively less resourced in Morocco through the promotion of crowdfunding as an accessible Small and Medium Enterprises (SMEs) and start-ups funding platform. The project ultimate objective was to contribute to the reduction in youth unemployment, which was on a steady increase, forcing many young people to embark on deadly irregular migration journeys across the Mediterranean mainly to Europe.

The EDCMM intended to achieve this overarching results through the realization of the below interdependent outcomes: i) create an enabling policy and legal framework that facilitates the establishment of crowdfunding platforms in Morocco; ii) strengthen linkage between crowdfunding organizations, Moroccan diaspora communities and social enterprise start-up owners in Morocco; iii) improved awareness and understanding of crowdfunding and its potential among stakeholders in Morocco; iv) strengthen the network of crowdfunding champions among Moroccan both abroad and home. This project which was implemented from 1 February 2016 to 31 July 2017 fitted within the broader framework of Moroccan national strategy focused on enhancing national social and solidarity economic sector. Given the fact that crowdfunding was an unfamiliar concept in Morocco, amidst high volume of remittances arriving from the Moroccan diaspora community, the project proceeded first with two complementary studies:

1. The first study assessed the feasibility of crowdfunding in Morocco.
2. The second study built on the first study to assess the crowdfunding potential for the Moroccan context and determine key factors that would favour the establishment and proliferation of crowdfunding platforms in Morocco towards the strengthening of local social and solidarity-based economy.

A sequential approach was used, with the first study findings and recommendations serving as a steppingstone for the second study. The findings from both studies were disseminated to stakeholders as one comprehensive study with concrete recommendations co-created with key ministries including the Ministry of Economy and Finance (MEF) and the Ministry in Charge of Moroccan Living Abroad (MCMLA). The project started at the opportune moment when the MEF was about to start drafting a law regulating crowdfunding in Morocco.

Using a combination of qualitative methods, this ex-post evaluation examined the project merit and significance in relation to needs it was meant to address and the results it produced. The of the evaluation are presented against the six OECD evaluation criteria - coherence, relevance, effectiveness, efficiency, sustainability and impact – against which the project performance was assessed.

**Relevance:** Relevance was intrinsic to the project itself as its aim was to define the most pressing needs any legislation or policy on crowdfunding should address. This manifested through the fact that the project started with a feasibility study that informed the rest of the processes. It is also important to note that Morocco had a [national strategy](#) (2010-2020) on social and solidarity economy whose intended use is to drive inclusive and sustainable local economic development centred on income generating activities with the aim to integrate the most vulnerable

populations. Moroccan diaspora has been estimated at 5 million people spread across the world, the majority living in Europe. The literature on Moroccan migration has demonstrated that the Moroccan diaspora is mainly transnational because it keeps a strong kinship tie with its communities of origin and has a keen interest in investing in its development. The project therefore addressed an important need to help government in operationalizing the strategy through the provision of credible evidence on what could be the potential return on investment, if crowdfunding was supported by the law in Morocco, to strengthen the link between the diaspora community and their country development agenda.

**Effectiveness:** All evidence suggest that the project has, to a great extent, been successful in achieving the planned results. Evaluation stakeholders reported that the project ignited constructive dialogue on crowdfunding and in spreading the news about its potential for enhancing local economic development in Morocco. More specifically, the two complementary studies on crowdfunding (one on its feasibility and the other on its potential in the Moroccan context) inspired the **development of a hybrid funding model that integrated crowdfunding**, which is a viable solution connecting Moroccans inside Morocco and the Moroccan diaspora across the globe. The model was well received by all key stakeholders and informed the drafting of the law on crowdfunding. While it cannot be surely said that the project was the sole enabling factor for the finalization and adoption of the crowdfunding bill no.15-18, evidence from the evaluation shows that it significantly affected the MEF confidence to draft the bill.

**Efficiency:** On a relatively small budget of 100 000 USD<sup>1</sup>, the project was able to involve, in a timely manner, key stakeholders at all levels in purposeful project activities, which produced an evidence-informed crowdfunding model that was suitable to Moroccan context and contributed to the bill regulating crowdfunding. The potential return on investment of the establishment of crowdfunding in Morocco can only be accurately estimated through a rigorous ‘value for money’ evaluation methodology. However, the observed early evidence already suggested its significant impact on the social and solidarity-based economic sector in Morocco if the momentum created by the project and the bill on crowdfunding is kept.

**Coherence:** There is good evidence demonstrating that the project was adequately grounded in the bigger socio-development agenda in Morocco and aligned with other developmental initiatives in the country. Specifically, from its conceptualization, the project engaged non-traditional partners such as the MEF in Morocco which governs all the financial regulation in the country. Moreover, it opened opportunities to link the diaspora programme initiated by the MCMLA the MEF, community entrepreneurs and other initiatives, all of which contributing to the macro-level national development agenda towards the achievement of the SDGs in the country. The project also provided an opportunity to tackle difficult questions related to the legal and financial regulatory framework. Overall, the project introduced an important dialogue on crowdfunding as a complementary solution, targeting projects that are not considered by the

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<sup>1</sup> According to the final Financial Report, expenses amounted to 93 070 USD (before the ex-post evaluation).

classic banking institutions because they are considered as risky. More broadly, the project fits within the broader debate on equal access to opportunities and social cohesion in Morocco.

**Impact:** Estimation of population level impact in terms of reduction in youth employment was beyond the scope of this evaluation. One of the most valuable and sustainable mechanisms the project contributed to towards unlocking population-level impact, in the long run, was the adoption of the [law no 15-18 on crowdfunding](#) by the Government of Morocco in February 2021, five years after the MEF started drafting it back in 2016. The significance of this law is that it provided an enabling environment for addressing all the other interlinked needs highlighted in the project logic model (see project description section below). This law is expected to facilitate the mobilization of new sources of funding for small and medium enterprise (SMEs) start-ups and, potentially, the proliferation of innovative projects from the Moroccan youth who is usually unable to access the traditional bank loans as the youth does not have the required credit record.

**Sustainability:** the sustainability was evident from the very design of the project through to the implementation. The project was co-created between IOM and the Government, specifically the MEF. This ownership of the issues by the government from the outset is an important sign of sustainability in project design. Moreover, the fact the project was anchored on the Moroccan community development strategy suggests this is not a one-off project but a foundation for a long-term engagement of the Moroccan diaspora community towards a long-term developmental goal. Lastly, the project involved the MCMLA which has a keen interest in leveraging the Moroccan diaspora strong kinship with their country. The sustainability lies in the fact that the project provided the tools and opportunity for the Ministry to engage the diaspora on a long-term social cultural development agenda in close collaboration with the MEF.

**Recommendations** to capitalize on the foundation established by the project towards the reduction in youth unemployment and to prevent risky youth migration are summarized below:

1. IOM Morocco should seize the opportunity to mobilize funds for a follow up programme to support the Government of Morocco in pursuing its inclusive 2030 agenda through the strengthening of social and solidarity economic sector by mobilizing partnership alliances around diaspora and crowdfunding within the framework of the Moroccan strategy on social and solidarity-based economic sector.
2. IOM Morocco has an opportunity to collaborate with relevant ministries to undertake a follow up Knowledge, Attitude and Behavioural survey to assess the extent to which the Knowledge, Attitude and Behaviour (KAB) around crowdfunding has improved/decreased especially among the youth and Moroccan diaspora communities after the Kingdom adopted law 15-18 regulating crowdfunding. Such findings could inform targeted diaspora engagement programming aimed at strengthening the position of crowdfunding in Morocco and the region.
3. IOM Morocco should consider mobilizing funds, either through the Fund or other donors, in collaboration with key crowdfunding stakeholders to undertake a specialised ‘value for money’ assessment on social return on investment (**SROI**) in the support for promoting crowdfunding in Morocco both locally among potential social entrepreneurs, the Moroccan diaspora, and the government of Morocco. This constitutes a useful entry point for scaled up programming on migration and development to continue addressing the root causes of risky Moroccan youth migration while contributing to social and solidarity economic sector. This is aligned with the priority agenda of the Kingdom of Morocco reflected in its vision 2030 on social and solidarity-based economic sector.
4. IOM Morocco should consider a collaboration with relevant government Ministries especially the MEF and MCMLA to establish a Moroccan diaspora engagement platform focused on the promotion of crowdfunding as an alternative solution to start-ups funding accessibility constraints experienced by many youth entrepreneurs. Such platform would not only mobilize and strengthen diversified partnerships on crowdfunding within the framework of migration and development but also would serve as a sensitization platform for key stakeholders who remain unaware of what crowdfunding can offer. If there are existing diaspora engagement platforms/fora, ensure that crowdfunding model is integral part of dialogue facilitated through the platforms.
5. IOM should consider programming aimed at educating youth, especially those youth entrepreneurs holding or considering innovative project start-ups about the concept of crowdfunding, its potential and how to access funds from this financing facility.
6. Finally, IOM especially the Labour Mobility and social Inclusion (LMI), could use the findings and recommendations from the study to inform diaspora engagement promotion programme in other countries.

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## LIST OF ACRRONYMS

CSO – Civil Society Organization

EDCMM – Engaging the Diaspora Community to Support Micro-Entrepreneurship in Morocco

FGD – Focus Group Discussions

IOM – International Organization for Migration

KAB – Knowledge, Attitude and Behaviour

KII – Key Informant Interviews

MCMLA – Ministry of Moroccan Living Abroad

LMI – Labour Mobility and social Inclusion

MEF – Ministry of Economy and Finance

OECD-DAC - Organization for Economic Cooperation on Development – Development Assistance Committee

SDGs - Sustainable Development Goals

SME – Small and Medium Enterprise

SROI – Social Return on Investment

ToC – Theory of Change

ToR – Terms of Reference



## 1. INTRODUCTION

Project ID	CE.0318
Project duration	17 months: 1 February 2016 – 31 July 2017
Budget	100,000USD
Implementing Mission	IOM Morocco Country Office
Donor	IOM Development Fund
Geographical Coverage	Morocco
Evaluation type	Ex-post internal independent evaluation
Evaluator	Regional Monitoring and Evaluation Officer
Evaluation period	October 2018 – Aug 2022 <sup>2</sup>

Youth unemployment has been on a steady increase in Middle East and North Africa (MENA) particularly among young women since the Arab Spring around 2011. The fact that nearly 85% of youth in the region did not have any bank account exacerbated the matter. While development organizations have focused on the provision of skills training and financial educations, [impact evaluations](#) conducted in Morocco in 2017 indicated that these training and skills development had limited impact on youth unemployment.

One of the key recommendations from the evaluations on programmes on youth development is to invest in youth business training to prepare them to become successful entrepreneurs and become local economic contributors. However, there too, there are insurmountable challenges including, primarily, the fact that most start-up owners, especially the youth, do not have the required credit history, do not yet own any property, therefore are ineligible to access the traditional bank loans.

Crowdfunding has been tipped to be an important social small enterprise start-up financing systems with the potential to fill the gaps and accelerate local inclusive development focused on the less privileged. Yet, not only it remains largely unknown but also there is confusion and/or misinformation around the concept which affects the trust between potential start-ups, the investors, and crowdfunding owners. To illustrate this, a [study conducted on crowdfunding](#) in Morocco in 2019 found that approximately only 6% of Moroccans knew what crowdfunding was and what it did. Yet over 50% of participants demonstrated a willingness to fund social enterprises through crowdfunding and 62% had a desire to start their own projects. At the time of this study, only 1 crowdfunding platform was present in Morocco – Cotizi – and its accessibility was hampered by the lack of policy and legal framework regulating the process to enhance trust between potential start-up beneficiaries, the platform, and the potential investors. Nevertheless, crowdfunding has been on the increase in Morocco. For example, it has been reported that between 2010-2014 more than 70 projects amounting to MAD 2.2 million were financed through crowdfunding<sup>3</sup>.

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<sup>2</sup> The initial data was collected in October 2018 and the analysis together with additional data collection including literature review focused on Impact was collected in May 2022

<sup>3</sup> <https://www.dlapiper.com/fr/france/insights/publications/2019/04/africa-connected-issue-2/moroccos-crowdfunding-bill/>

Crowdfunding is defined as “a generic term referring to the raising of funds from many individuals or entities to finance a project through an online platform with the purpose to support entrepreneurship, the digital and cultural economy and social and humanitarian projects”. It usually involves three important actors: i) the project initiators in need of funding; ii) the contributors/funders (could include business angels, volunteer donors within and outside Morocco, including especially the Moroccan diaspora and iii) the crowdfunding platform owners. To unlock crowdfunding potential to spur investment in local start-ups especially those led by the youth, it is crucial to encourage and nurture a strong link between the above actors.

It is in this spirit that in 2016, IOM Morocco received funding from the IOM Development Fund, referred to in this report as “the Fund”, to implement a project entitled: “*Engaging the Diaspora Communities to Support Micro-Entrepreneurship in Morocco*” (EDCMM) to enhance local development especially in relatively less resourced communities in Morocco. The project ultimate objective was to contribute to the reduction in youth unemployment, which was on a steady increase, forcing many young people to embark on deadly irregular migration journeys across the Mediterranean to Europe. The project fits within the broader national strategy focused on enhancing national social and solidarity-based economic sector. The project was implemented from the 1 February 2016 to 31 July 2017. Given the fact that crowdfunding was an unfamiliar concept in Morocco, as highlighted above, amidst high volume of remittances arriving from the Moroccan diaspora community, the project proceeded first with two complementary studies:

1. The first study assessed the feasibility of crowdfunding in Morocco.
2. The second study built on the first study to assess the crowdfunding potential for the Moroccan context and determine key factors that would favour the establishment and proliferation of crowdfunding platforms in Morocco towards the strengthening of local social and solidarity-based economy.

A sequential approach to implementation was used with the first study findings and recommendations serving as a steppingstone for the second study. The findings from both studies were disseminated to stakeholders as one comprehensive study with concrete recommendations co-created with key ministries including the MEF and the MCMLA. The project started at the opportune moment when the Ministry of Finance was about to start drafting a law regulating crowdfunding in Morocco.

Using a combination of qualitative methods, this ex-post evaluation examined the project merit and significance in relation to needs it was meant to address and the results it produced. The evaluation used OECD evaluation criteria including relevance, effectiveness, efficiency, coherence, sustainability, and impact.

## 2. EVALUATION CONTEXT

### 2.1. Evaluation purpose

The purpose of this ex-post evaluation, commissioned by the IOM Development Fund, was to determine the relevance and coherence of the combined projects for their stakeholders and beneficiaries, the effectiveness and efficiency of project management and implementation, the impact, the extent to which the cross-cutting themes of human rights and gender were integrated into the projects, and whether the intended effects were sustainable and/or had prospects for sustainability.

More specifically, the evaluation aimed to determine the extent to which the funds were efficiently used to kick start the process for establishing crowdfunding platform in Morocco and the extent to which the project was able to create a momentum linking business start-ups in Morocco with the diaspora through awareness raising and crowdfunding institutions.

The findings and recommendations from the evaluation are expected to inform the Fund's decision on how to build on the momentum created by the project to fund follow-up interventions in Morocco, aimed at maximizing the investment of Moroccan diaspora to contribute to sustainable local social development through crowdfunding. The aim is also to document good practices and lessons learned to inform potential exportability of the project. By examining the soundness of the relationship between the project's logic, implementation approaches, and results delivered, the evaluation responds to both accountability and learning purposes. The target audience for the evaluation includes, primarily, the Fund and IOM Moroccan Migration and Development Unit who are interested to know how well the project performed, what worked, what did not work, the outstanding gaps and emerging opportunities to inform further LMI programme developments in Morocco.

### 2.2. Evaluation scope

The evaluation covered the full project period from 1 February 2016 to 31 July 2017 and all the programme activities implemented in Morocco including Casablanca, Rabat and Marrakech. The project performance and merit are assessed against all the criteria as per the Terms of Reference found in annex 1. Since the evaluation report was produced few years after the project ended, literature review aimed at identifying evidence of long-term impact was as recent as 30 June 2022. The list of interviewees and documents reviewed are accessible in the annex section.

### 2.2. Evaluation criteria and questions

The evaluation assessed the overall project performance against the OECD-DAC's six evaluation criteria of *relevance, effectiveness, coherence, efficiency, impact and sustainability* and in relation to performance standards expressed in form of targets on key project's performance indicators outlined in the ToR. Additional relevant criteria were added *including quality of design and implementation as well as coherence*. The questions are categorized per criteria and are listed below, including specific questions in gender:

<b>Criteria</b>	<b>Set of questions</b>
<b>Quality of project design and execution</b>	1. What was the quality of the design (intervention package and delivery strategies) and how well was it implemented (implementation fidelity)?
<b>Relevance</b>	2. To what extent is the project valid and relevant, whether the project meets the expectations of the beneficiaries? 3. How does the project respond to national priorities related to the Moroccan diaspora? 4. To what extent is the project aligned to IOM mandate and priorities?
<b>Coherence</b>	5. To what extent was the project in synergy with other programmes within the broader system?
<b>Effectiveness</b>	6. To what extent did project activities translate into short, medium, and long term planned results? 7. How valuable were the project's outcomes to the target stakeholders/beneficiaries?
<b>Efficiency</b>	8. How well were resources (funds, expertise, time, etc.) optimised in the implementation of activities and their conversion into results? 9. Could the activities have been implemented with fewer resources without reducing the quality and quantity of results? 10. To what extent were the activities implemented in accordance with the work plan?
<b>Impact</b>	11. What is the observed positive, negative intended, or unintended outcomes of the project? 12. What results produced by the project are most valued, according to whose values? 13. To what extent have the final recommendations been considered in relevant legislation?
<b>Sustainability</b>	14. To what degree did the project's design, planning and implementation ensure sustainability of initiated activities and benefits it produced beyond its life cycle? 15. Have key stakeholders been involved in the planning and implementation of the project to ensure ownership and interest in its sustainability?
Beyond assessing the project performance against the standard OECD evaluation criteria, the evaluation also assessed the extent to which cross-cutting issues were integrated specifically gender issues. The specific question on cross-cutting issue what: How would the project correlate with other cross-cutting issues. What can be observed in terms of cross-cutting issues such as gender mainstreaming?	

The project performance against the criteria was assessed using a scoring matrix (see Annex 6: Scoring definition).

## 2.3 Evaluation Methodology

A combination of qualitative methods was used to gather data to respond to the above aggregate evaluation questions about the project merit and significance. Data sources included the broad **existing literature** on crowdfunding in Morocco, including literature few years after the project ended. The literature review, which included analysis of the Moroccan legal system regulating crowdfunding and start-ups and any research on crowdfunding in the country aimed to have a better understanding of the state-of-the-art on crowdfunding and to identify external factors that may have mediated the project's success or failure. A **desk review** was undertaken to understand the circumstances that led to the project existence and focused on relevant project documents

Organization type	n
Government	5
IOM	2
CSO	1
Crowdfunding organization	3
Start-up owners	5
<b>Total</b>	<b>16</b>

such as the original project proposal and information products produced by the project including i) a study on crowdfunding feasibility in Morocco, ii) the report of the research on crowdfunding potential in Morocco and iii) project final donor reports (e.g. including budget expenditure and financial reports). The information collected during desk/literature review informed the design of data collection instruments and identification of key additional questions considered in the **Key Informant Interviews** (KIIs) and Focus Group Discussions. KIIs and FGDs participants were identified in close consultation with the project team in Morocco and were interviewed face-to-face in October 2018. A field visit was undertaken to Marrakech to get first-hand information about some of the already established enterprises funded through crowdfunding. FGDs were held with crowdfunding owners in Casablanca. The total sample was 16, five of whom were female.

### 2.3.1. Sampling

The small table above shows the sample categories. A purposeful sampling technique was used to identify relevant evaluation participants from stakeholders who were directly involved or affected by the project in coordination with the project team. To ensure a representative picture about the project's intentions, design and results, efforts were made to ensure the final sample represented both upstream and downstream stakeholders including senior Government officials, project development and management teams, crowdfunding organizations' representatives as well as the CSOs stakeholders as well as the start-up owners. A total of 16 representatives from stakeholder organizations participated in the evaluation (see distribution by category of organization represented in the table on the left).

### 2.3.2. Limitations

**The timing:** the evaluation data collection was conducted was 9 months after the project wrapped up, in line with guidelines from the Fund for ex-post evaluations. However, the data analysis and interpretation took place 4 years later which means there may have been significant events that happened in between which may affect the validity of the findings. To mitigate the effects, the evaluator undertook additional round of literature review including the more recent

ones. The advantage of that is that it spotted outcomes (beyond the project result framework scope) that could not have been spotted if only data collected earlier was considered.

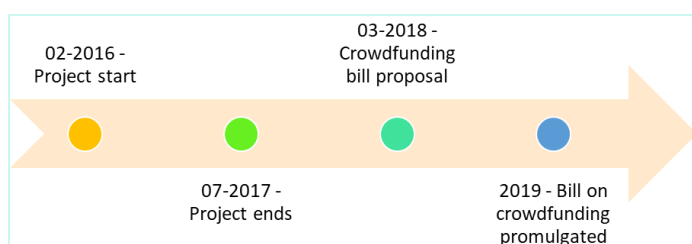
These limitations were further mitigated using triangulation of data strands from all sources including project's key events related information products.

### 2.3.3. Data analysis

A qualitative data analysis software [Dedoose](#) was used to analyse data. All key project documents including reports and other information products, interview transcripts and audio were all uploaded into [Dedoose](#) for analysis. The analysis followed a systematic coding in line with relevant pre-defined project criteria of merit and impact/sustainability and classified according to relevant thematic rubrics aligned to the evaluation questions and OECD-DAC criteria. During the data analysis process, relevant text segments were assigned to their respective codes, categories, and themes which formed basis for evaluation finding synthesis through inductive evaluation reasoning. Data from different sources were triangulated through an iterative constant comparison to identify patterns and themes emerging across different data strands to substantiate the evaluation findings and conclusions about the project performance.

## 3. PROJECT DESCRIPTION

### 3.1 Project rationale and event history



As it can be seen on the timeline diagram, the project started in 2016 and was completed exactly as planned in 2017. Its long-term aim was to contribute to the reduction in youth unemployment which was high especially among those in less

resourced rural and urban communities, pushing many young people to embark on deadly irregular migration journeys across the Mediterranean to Europe and/or to the Gulf countries in search for opportunities.

There are several willing and motivated young entrepreneurs in Morocco with innovative ideas that could enhance local sustainable social development outcomes, including addressing unemployment among the youth. However, many young entrepreneurs in Morocco and other countries in the region struggle to access start-up funds through traditional bank loans as they have no credit history, nor do they own any asset and have no bank accounts. In addition, the fact that many of them have limited capacity, technical and procedural knowledge to meet crowdfunding criteria to access the funds exacerbated the situation. In addition, there is evidence of high number of members of Moroccan diaspora willing to invest in their home communities. Yet, the lack of enabling policy and legal framework in Morocco combined with the poor link between Moroccan social entrepreneurs and start-up owners and social investors among the Moroccan diaspora community made it impossible for the young entrepreneurs in Morocco to access the needed funds.

EDCMM was funded by the Fund therefore, primarily, to reduce youth unemployment particularly in less resourced communities in Morocco by mobilizing the diaspora communities to invest in social solidarity enterprises and social innovation projects through appeal to



crowdfunding. The EDCMM intended to achieve this overarching objective through the optimization of crowdfunding as a tool for maximizing the benefits of migration in advancing local development agenda realized through the below interdependent outcomes:

- ✚ create an enabling policy and legal framework that facilitates the establishment of crowdfunding platforms in Morocco;
- ✚ strengthen linkage between crowdfunding organizations, Moroccan diaspora communities and social enterprise startups owners in Morocco;
- ✚ improved awareness and understanding of crowdfunding opportunities and potential among stakeholders in Morocco;
- ✚ strengthen the network of crowdfunding champions among Moroccans both abroad and at home and
- ✚ contribute to the establishment and growth of crowdfunding in Morocco.

The project prioritized to proceed with two complementary studies; i) first to assess the feasibility of crowdfunding and ii) to determine its potential in the context of Morocco and determine key factors that would help accelerate its establishment and proliferation in Morocco. A sequential approach was followed with the first study findings and recommendations serving as a foundation for the second study. The findings from both studies were disseminated to stakeholders as one comprehensive study with concrete recommendations co-created with key ministries including the MEF and the MCMLA.

The project started at the opportune moment when the Ministry of Finance was drafting a law regulating crowdfunding in Morocco. Hence the Ministry actively participated in the project implementation including the conceptualization, implementation, and dissemination of the above-mentioned studies. The intervention components are briefly described below.

**Crowdfunding feasibility study in Morocco** given the general low familiarity and awareness of crowdfunding concept in Morocco, the first strategic activity was to undertake a feasibility study of crowdfunding in Morocco with the aim to improve the understanding of the role of crowdfunding in the optimization of diaspora engagement to mobilize funds from the diaspora communities to support social enterprise start-ups in Morocco. More specifically, the study aimed to understand the crowdfunding phenomenon and the kind of potential opportunities it would offer in Morocco. The study also aimed to determine the role Moroccan diaspora would play in the promotion of crowdfunding in the context of Morocco. The study built on an existing body of literature that suggested that crowdfunding was a well-established practice connecting several well-educated Moroccans willing to invest in the country. The findings and recommendations from the study were meant to inform a deeper reflection among the members of the technical working group that had started drafting the first law regulating crowdfunding in the country. More broadly the study was intended to serve an instrumental purpose by enriching the knowledge of development actors in Morocco on the value of crowdfunding as a tool to maximize the impact of migration on local development.

**Study on the potential of crowdfunding in Morocco:** this second study built on the findings from the first study above to deepen the understanding of the potential of crowdfunding in Morocco and how it could be used to optimise migration impact on inclusive local development in Morocco through the mobilization of Moroccan diaspora investments towards their

communities of origin back in Morocco. The findings from the feasibility study helped already to ensure a targeted diaspora mobilization around crowdfunding. The second study described the fundamental needs for crowdfunding in Morocco using the analogy by describing the sector of start-ups and social solidarity economic sectors as “*poor parents*” of the classic financing mechanisms, therefore with great development potential via crowdfunding. This was, essentially, seen as promising since the Moroccan diaspora is known to keep a strong emotional and cultural tie with their country and there is a political willingness from the Moroccan institutions to nurture that link. This second study included two case studies of crowdfunding piloted inside and outside Morocco to gain an in-depth understanding of crowdfunding potential, real world challenges and opportunities. The aim was to inform a roadmap guiding the endorsement of crowdfunding and its establishment as a tool for supporting and promoting local inclusive socio-economic development with the goal to reduce unemployment among the youth.

The current Moroccan start-up ecosystem enjoys public and private initiatives but suffers a significant shortage of funding which hinders innovation in the country. This explains the rationale for the project conceptualization at the time.

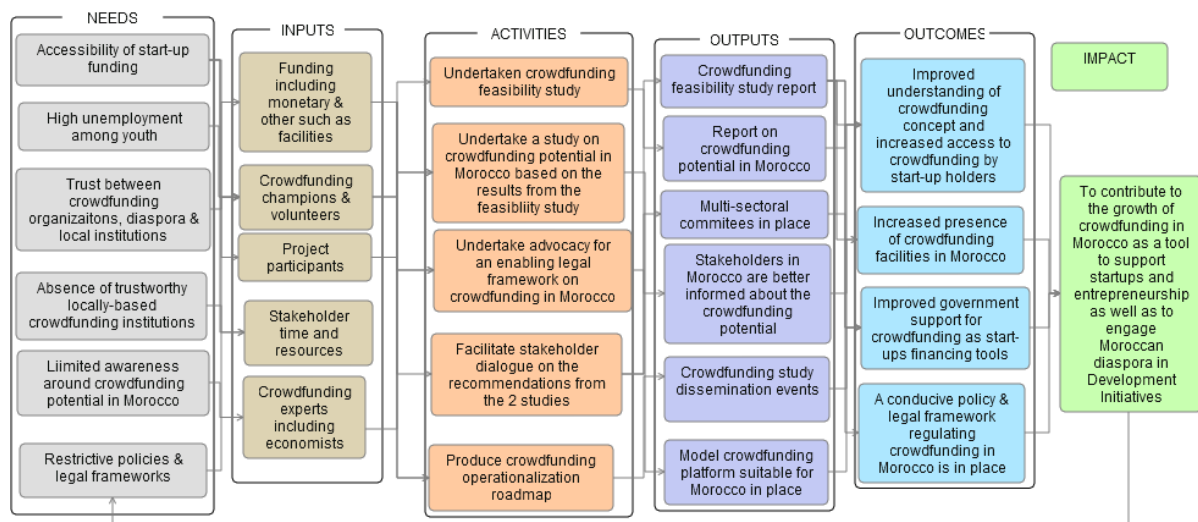
**Stakeholder engagement through the study:** the findings and recommendations of the two studies were presented at different international crowdfunding fora to ignite a dialogue promoting crowdfunding as a vehicle for facilitating diaspora investment. In addition, IOM Morocco was invited to different fora on microfinance across the Mediterranean and in the Arab region which presented the opportunity for disseminating further the study findings and recommendations. Apart from this, the study was presented to local stakeholders in Morocco including the government and CSO to raise awareness around the potential for crowdfunding in unleashing the potential of diaspora investment in the social solidarity economic sector which was experiencing significant challenges in accessing traditional financing mechanisms.

The implementation of the above interdependent project components followed a participatory approach and included different stakeholders with varying degree of influence and/or interest in the project objectives.

### 3.2. The Project Theory of Change (ToC)

The construction of the project logic model below was informed by data from desk and project documents review, and interviews with project management team and key stakeholders with a focus on how they expected the success to look like and how they perceived the pathway to that success and factors that would contribute to that. The confluence of the above-described intervention components was expected to ensure that different upstream and downstream stakeholders of the project were better equipped to play their expected respective role to promote and support the establishment and growth of crowdfunding as a financing tool.

**Figure 1: project logic model**



Key assumptions underlying the project logic and on which the project success was hinged:

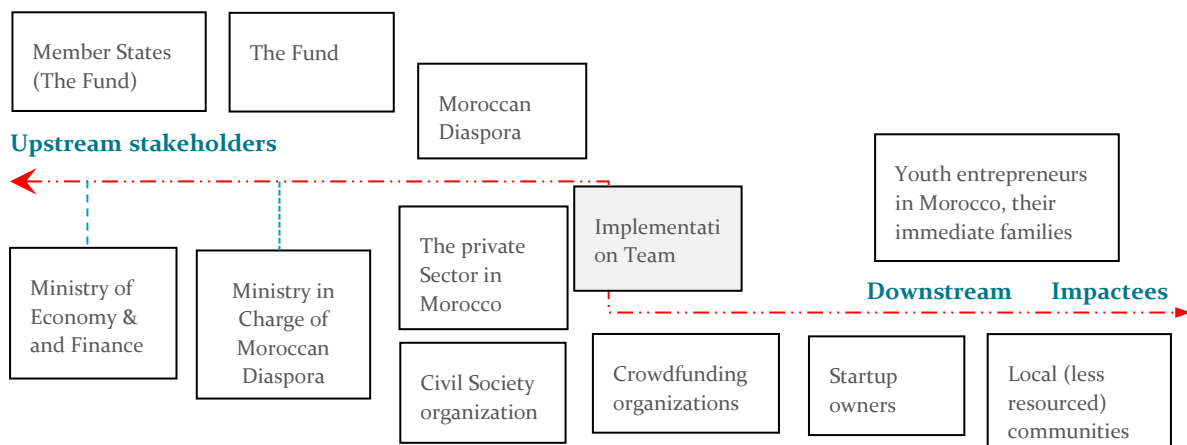
-  That the micro-entrepreneurs, social innovators, and start-up owners will develop trust in crowdfunding once they are aware it is an accessible and government-regulated funding mechanism.
-  That the political will and commitment on the side of Moroccan government continues to leverage the potential for crowdfunding to maximize the Moroccan diaspora role in local development, thereby adopting policy and legal framework that enables the establishment and growth of crowdfunding in Morocco.
-  That relevant government Ministries including the MEF and the MCMCLA will work together to promote crowdfunding as a trustworthy funding facility to support sustainable and inclusive local development.

The key hypothesized ingredients for activating the desired change and sustainability of the project activities and benefits were the **participatory and transparent nature** of the implementation involving the MEF, the MCMLA as well as the participation of crowdfunding organizations both inside and outside Morocco. This was expected to promote ownership, inter-ministerial policy coherence and harmony towards the above articulated shared goal.

### 3.3. The Project Stakeholder Map

Evaluation experts stress that the qualitative evaluator must identify information-rich individuals who know the project either as participants or active observers or influencers of its intervention. This is important because the opinions from both, those directly impacted, the influencers and those in a position to observe its effects, provide good sources of information for assessing performance against the project criteria but also provide crucial information on how valuable the project was to different stakeholders, overall. The project key evaluation informants included in the data collection framework are mapped out below.

**Figure 2: Project stakeholder map**



The above diagram depicts on the left side represent the key upstream stakeholders who either had an interest in or influence on the project implementation and results or who could potentially play a key role in sustaining processes and results produced by the project. They include the donor (or member states), the relevant line Ministries including, the MCMLA, the MEF, the Royal Foundation, the private sector as well as Civil Society Organizations and the project implementation teams. The downstream stakeholders who were the direct/indirect beneficiaries of the project, referred to as impactees, are presented on the right. They include the youth entrepreneurs, their families and friends in Morocco, start-up owners, crowdfunding organizations, local communities especially those in low resourced areas, the currently employed and unemployed youth. The perceived satisfaction with the project performance among both downstream and upstream stakeholders is taken in the discussion of the project performance below as a good measure of the values they attached to the project or the merit. It must be noted, however, that many of these could not be reached (see limitation section).

The next section presents and discusses the main evaluation findings. The last section presents conclusions and recommendations followed by relevant annexes.

#### 4. EVALUATION FINDINGS

The evaluation findings are presented according to the evaluation criteria.

##### Quality of project design and implementation [5 – Excellent]<sup>4</sup>

*Project result framework:* the results matrix is the core of the project design as per IOM Project Handbook (2017) as it articulates the target short, medium, and long-term results and defines key activities and assumptions that must hold true for the planned results to come about. The results matrix clearly articulated the project objective and defined well the necessary conditions that must be met for the objective to be achieved. The short-term results (outputs) were well defined, and the activities proposed were aligned with the needs outlined in the project logic model. All the evaluation stakeholders who

“The approach was very participatory. Of course we have worked with MEF before but this project gave us a unique opportunity to work more closely together”, Official MCMLA

<sup>4</sup> See scoring matrix definition in Annex 6

participated in the study were satisfied with the quality of implementation and the results produced. The key dimensions of implementation quality identified included:

*Consultation of key stakeholders:* the fact that the project was implemented in close partnership with the MEF (which is usually not one of the traditional government partners but who holds the key especially when it comes to financing mechanisms) and the MCMLA is commendable as a great approach to an impactful implementation. Both Ministries valued the partnership and collaboration that the project established between them. The representatives of crowdfunding organizations who participated in the evaluation were excited about the fact that this conversation was happening in Morocco. Some felt it was way overdue and were eager to be involved in the next step.

*Clarity of the project intent:* the project interventions were mainly two research pieces as outlined in the project documents. The intended use and intended users (core crowdfunding stakeholders – see stakeholder mapping in the project description above) for the research findings and recommendations were clearly defined from the outset in consultation with key stakeholders which informed effective implementation strategies. For example, implementation included a steering committee which not only provided technical guidance but also validated deliverables and ensured sound and practical recommendations. In this way, the study's findings, including the findings of the early formative stage, had already informed the thinking of the technical team which was drafting the law on crowdfunding to ensure it aligned with the diverse needs of the crowdfunding stakeholders.

*Dissemination strategies:* the project knowledge products were not widely disseminated in Morocco simply because the government did not want the wide dissemination before the finalization of the law regulating the crowdfunding. However, a targeted dissemination and reflection was organized among relevant national stakeholders to ensure a good understanding of the implication of the recommendations and that the findings were used to inform ongoing processes on crowdfunding and future projects. The fact that the government of Morocco co-organized international dissemination events in collaboration with financing institutions in the Region was an effective way to send a message to key stakeholders about the crowdfunding potential. This had a significant effect although the effect of the international dissemination remains beyond the scope of this evaluation.

## Relevance [5 – Excellent]<sup>5</sup>

Relevance is the extent to which the objective of a project remains valid and pertinent<sup>6</sup> and the extent to which it targeted the most pressing needs observed outlined in the project logic model above. The relevance of the project was evident throughout the project life cycle from the very conceptualization to the exit strategy as described below.

*Clearly defined needs:* at the time of the project conceptualization, there was an apparent increase in social enterprise starts ups in Morocco and many of these were

'The project enlightened us especially on the need to include Moroccans living abroad in the law under development',  
Official from MEF.

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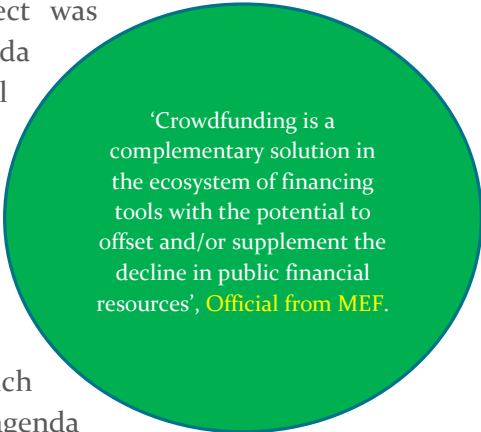
<sup>5</sup> See scoring matrix definition in Annex 6

innovative business ideas with potential for success in terms of social added value. At the same time, many of these start-ups did not take off, mainly due primarily to the difficulties in accessing conventional financing mechanisms through bank loans, as they didn't have credit records and couldn't meet other bank loan eligibility criteria. This situation called for alternatives solutions involving reaching out to Moroccan diaspora communities through crowdfunding.

*Clearly defined untapped opportunities:* Relevance was intrinsic to the project itself as its aim was to define the most pressing needs any legislation or policy on crowdfunding should address. This manifested through the fact that the project started with a feasibility study that informed the rest of the processes. It is also important to note that Morocco had a [national strategy](#) (2010-2020) on social and solidarity economy which it intended to use to drive inclusive and sustainable local economic development based on centred around income-generating activities with the aim to integrate the most vulnerable populations. The Moroccan diaspora has been estimated at 5 million people spread across the globe, the with majority living in Europe. The literature on Moroccan migration demonstrated that the Moroccan diaspora is mainly transnational because it keeps a strong tie with its communities of origin and has a keen interest in investing in its development. The project therefore addressed an important need to help the government in operationalizing the strategy through the provision of credible evidence on what could be the potential return on investment if crowdfunding was supported by the law in Morocco.

### Coherence [5 – Excellent]<sup>7</sup>

There is good evidence demonstrating that the project was adequately grounded in the bigger socio-development agenda in Morocco and aligned with other developmental initiatives in the country. Specifically, from its conceptualization, the project engaged non-traditional partners such as the Ministry of Finance in Morocco which oversees all the financial regulations in the country. Moreover, it opened opportunities to link the diaspora programme initiated by the MCMLA and the MEF, community entrepreneurs and other initiatives all of which contributed to the macro-level national development agenda towards the achievement of the Sustainable Development Goals (SDGs) in the country. The project also provided an opportunity to tackle the politically difficult questions related to the legal and financial regulatory framework. Overall, the project introduced an important dialogue on crowdfunding as a complementary solution targeting projects that are not considered by the classic banking institutions because they are considered as risky. More broadly, the project fitted well within the broader debate on equal access to opportunities and social cohesion in Morocco. All crowdfunding owners interviewed expressed excitement about the prospects of a well-defined conducive legal environment and the benefits that could potentially bring to all stakeholders involved including communities, crowdfunding institutions, and the government itself.



'Crowdfunding is a complementary solution in the ecosystem of financing tools with the potential to offset and/or supplement the decline in public financial resources', **Official from MEF.**

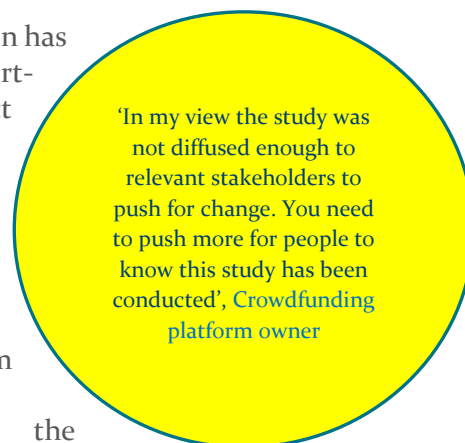
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<sup>7</sup> See scoring matrix definition in Annex 6



## Effectiveness [3 – Good]<sup>8</sup>

Effectiveness refers to the extent to which an intervention has translated inputs or resources invested into desired short-, medium- and long-term results<sup>9</sup>. All the project stakeholders who participated in the evaluation, including relevant government Ministries, CSOs and crowdfunding organizations appreciated the contribution of the project in igniting constructive dialogue on crowdfunding and in spreading the news about its potential for enhancing local economic development in Morocco. There were good results from this low budget that key stakeholder valued:



1. The two complementary studies inspired the **development of a hybrid funding model that integrates crowdfunding** which is a viable solution, connecting Moroccans inside Morocco and the Moroccan diaspora across the globe.
2. The studies were conducted in close collaboration with key stakeholders, which allowed different perspectives. Their dissemination ignited progressive stakeholder dialogue on crowdfunding at the national, regional, and global level. However, internal stakeholders expressed dissatisfaction because of the delay in disseminating these important findings and the fact that it was not widely disseminated to relevant stakeholders especially in Morocco. Moreover, no sufficient evidence to suggest that the dissemination of these studies on the feasibility and potential for crowdfunding had sensitized enough people to reach the point of no return as per Everett Rogers' Diffusion Theory. In fact, the crowdfunding concept is still generally unknown. A survey conducted in 2019 found that only 6% of sampled respondents were aware of what crowdfunding is and does.
3. After the presentation of the two studies, the government requested a technical meeting to provide inputs to the law on crowdfunding which was under preparation. No sufficient evidence to suggest that the project was the sole factor or a sufficient condition for the finalization and adoption of the law on crowdfunding. However, evidence shows that it (the project) had convinced the MEF to draft the bill regulating crowdfunding in Morocco.
4. The project acted as a **foundation for partnership development**. For example, the MEF and MCMLA greatly valued the opportunity to work together through the project.

The evidence from all the data sources demonstrated that the realization of the above short-term goals galvanised the commitment towards the finalization and adoption of the law 15-18 which was promulgated in 2020 and adopted on 10 February 2021.<sup>10</sup> There were of course external factors that contributed to this valuable results. These included the on-going dialogue on crowdfunding on social media and the increasing success of Narwi, a well-known online

<sup>8</sup> See scoring matrix definition in Annex 6

<sup>9</sup> Idem

<sup>10</sup> <https://www.finances.gov.ma/En/Pages/detail-actualite.aspx?fiche=5317>

crowdfunding organization operating in many countries in North Africa and Middle East. The section below provides result and indicator-based analysis of the extent to which the project inputs and were translated into desired short-and long-term outcomes illustrated above in the project logic model.



**Table 1** below presents the analysis of project performance on objectives, outcomes, and outputs.

<i>Objective: To contribute to the growth of crowdfunding in Morocco as a tool to support start-ups and entrepreneurship as well as engage Moroccan in development initiatives</i>			
<b>INDICATOR</b>	<b>Target result</b>	<b>Analysis of progress towards achievement on the target</b>	<b>RECOMMENDATIONS</b>
<p><b>Objective indicator:</b></p> <p>1. Number of crowdfunding sites operational in Morocco</p>	3	At the end of the project, 3 crowdfunding sites were operational in Morocco (COTIZI, Afeenity and Waluj). The project was only one contributor; it was not seen as the sole factor that contributed to the establishment of these platforms.	IOM Morocco should undertake an impact study to see what the process it started produced especially after the promulgation of the law on crowdfunding back in 2020 because crowdfunding remains a crucial tool for engaging diaspora community towards the sustainable local development as part of the broader contribution to SDGs and the Moroccan government <a href="#">strategic vision 2030</a> on social and solidarity economic sector
<p>2. Number of projects financed through crowdfunding in Morocco three years after the completion of the project</p>	Target not defined	<p>10 start-ups have already been identified as start-ups with the potential to access crowdfunding 3 years after the project has ended.</p> <p>3 of the 10 start-ups are owned by women. These are those identified through this project. Beyond this, the literature on Morocco indicates that start-ups funding through crowdfunding was already on the increase in Morocco, reaching 70 projects out of a total of MAD 2.2 million between 2010 and 2014<sup>11</sup></p>	The future project should capitalize on the foundations created by these projects and scale up the promotion of crowdfunding in coordination with key stakeholders, specially to support social enterprises and the social and solidarity economic sector in Morocco in the spirit of the above mentioned 2030 strategic objectives.

<sup>11</sup> <https://www.dlapiper.com/fr/france/insights/publications/2019/04/africa-connected-issue-2/moroccos-crowdfunding-bill/>

<b>Outcome 1:</b> Understanding of the concept and capacity to access crowdfunding among project holders and entrepreneurs in Morocco is increased			
<b>Outcome indicators:</b>			
3. Number of Moroccan entrepreneurs ready to advocate for the practice of crowdfunding	10 (7 men and 3 women)	The target was met 100%. A total of 10 entrepreneurs ready to advocate for crowdfunding were identified and 3 of these were women. These were identified already during the feasibility study. It is not clear in the final report and project records how the project contributed to their readiness.	It is recommended to ensure the defined indicators are in line with the results (outcomes, outputs, or objectives) they are meant to measure and that there is a link between the claimed result and the activities that are supposed to have contributed to that.
4. Number of project holders sensitized on findings and recommendations of the feasibility study through the forum	10 (7 men and 3 women)	The project reached 3 times more than the initial targets of 10 as a total of 30 including 10 women were sensitized.	
<b>Output 1.1:</b> Realization of studies on institutional feasibility of crowdfunding and assessing investment opportunities in the social entrepreneurship sector to scope feasibility of diaspora mobilization efforts for investment.			
<b>Indicator</b>	<b>Target</b>	<b><i>Analysis of progress towards achievement on the target</i></b>	<b>Recommendations</b>
5. Number of stakeholders interested in the studies and their findings on institutional feasibility of crowdfunding and pathways to unlock its potential along with the link between social	The target was not defined. The plan was to measure the level of interest during the implementation especially during the	The two studies were successfully completed. However, no evidence was found on measurement of interest among stakeholders during the presentation of the findings. Key informants during the evaluation expressed satisfaction with the quality of the findings in both studies and appreciated the extent to which they generated constructive	As indicated above, it is important to ensure that: <ul style="list-style-type: none"> <li>Indicator formulation is in line with the result it is meant to measure. If it is not aligned, evidence collected on the indicator does not answer evaluation questions on the result.</li> </ul>

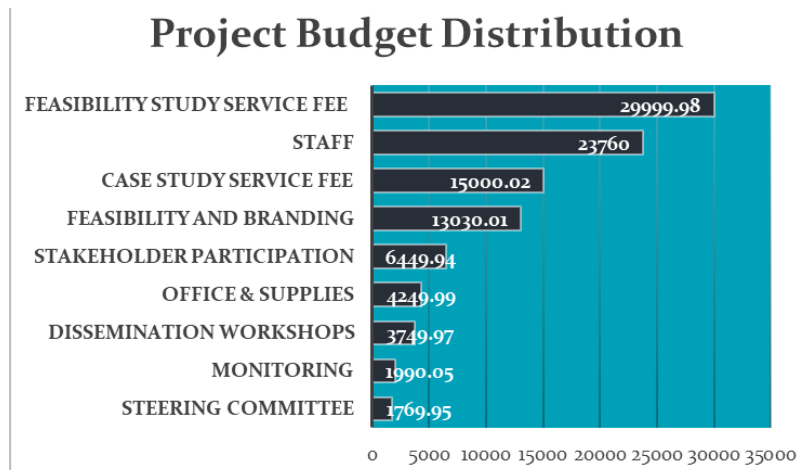
entrepreneurship sector and crowdfunding as supported by the members of the diaspora	presentation of the findings.	discussions and sensitization of stakeholders around the importance of crowdfunding.	
<b>Output 1.2:</b> Forum on crowdfunding implemented to raise awareness among stakeholders on the value and feasibility of crowdfunding in Morocco			
<b>Indicators:</b> 1. # of stakeholders attending/participating in the event	The target was to reach 50 participants (including at least 15 women)	Only 30 participants were reached. These included 20 men and 10 women. The reason for not reaching the target was that the format of the dissemination forum foreseen originally in the project plan was changed into a more technical workshop, by agreement with the Ministries involved in the project. It was considered preferable to do this rather than undertake a broad national dissemination before the law on crowdfunding, which was still being drafted, had been finalized and adopted. However, several international dissemination events were organized outside Morocco. While the impact of the international dissemination is not part of the scope of this evaluation, stakeholders who participated in the evaluation felt the international dissemination events catalysed the awareness through social media both inside and outside Morocco.	As pointed out in the introduction section, a study conducted in 2019 found very low awareness of the crowdfunding concept and its potential among key stakeholders. It is recommended for IOM Morocco to partner with key crowdfunding stakeholders including the government to undertake Knowledge, Attitude and Behavioural (KAB) survey among stakeholders (start-up owners, Moroccan diaspora, and other potential investors and others) to assess how much the knowledge has increased/decreased. The finding could inform programming with government within the framework of the above mentioned 2030 objectives outlined by the Ministry of Tourism, Art, Social and Solidarity Economy)

## Efficiency [4 – Very good]<sup>12</sup>

Efficiency is analysed in terms of value for money, defined in Better Evaluation as the ratio between the quantity of outputs produced and the potential benefits they may, sooner or later lead to, in relation to the cost of inputs and activities. The total budget for the whole project was 100 000 USD. Undoubtedly, there were other non-monetary investments in terms of time of key stakeholders and in-kind contributions including dedicated time by senior officials in the MEF and MCMLA and other actors. While no systematic value for money or cost-effective analysis was conducted in terms of investment return in monetary terms as part of this evaluation, we found qualitative evidence demonstrating this relatively low budget project produced sufficient quality and quantity of outputs constituting a solid foundation for long term impact on local development in Morocco. Evidence of efficiency is highlighted in the examples below:



**Budget vs quality of outputs:** As shown on the project budget distribution graph, the highest budget was spent on the feasibility study which, according to the project design and implementation approaches, was seen as a critical path in the chain of planned activities towards achieving the set objectives. All informants were happy with the quality of study's processes, methodology, findings, and recommendations. This explains why stakeholders especially the core Ministries including the MEF and the MCMLA were closely engaged in the second study and subsequent activities. MEF for example, co-organized the international dissemination events for the two studies. The MEF also organized technical discussions with the technical



team drafting the law regulating the law on crowdfunding. Moreover, as it can be seen in the mapping of project stakeholders, on a relatively small budget, the project was able to involve key stakeholders at all levels in purposeful project activities, which produced an evidence-informed crowdfunding model that is suitable to the Moroccan context and contributed to the bill regulating crowdfunding. The potential return on investment of the establishment of crowdfunding in Morocco can only be accurately estimated through a rigorous 'value for money' evaluation methodology. However, the observed evidence already suggests that it will have a significant impact on the social and solidarity-based economic sector in Morocco if the momentum created by the project and the draft law on crowdfunding is maintained.

**Cost-efficiency in awareness raising and sensitization of key stakeholders:** Initial target was to sensitize about 50 local stakeholders in Morocco on the benefits and potential of crowding role

<sup>12</sup> See scoring matrix definition in Annex 6

in advancing sustainable community development and how it could specifically address the funding gaps for social enterprises or micro-enterprise start-ups. At the end of the project, stakeholders were reached with the study's findings not only at national level in Morocco but also in an international conference on crowdfunding, both abroad in France and in Middle East. These events significantly sparked social media interaction on the subject matter. The use of social media helped to reach many more stakeholders in Morocco and internationally and this conversation continued especially after the law on crowdfunding was promulgated in Morocco in 2020.

### Impact [3 – Good]<sup>13</sup>

The project impact was analysed in line with the OECD-DAC revised evaluation criteria.

The most pressing needs identified by the project (see the logic model) included the increasing youth unemployment, limited knowledge of the potential for crowdfunding in Morocco, the absence of a conducive policy and legal framework regulating crowdfunding and weak link between Moroccan diaspora willing to invest in their countries, and start-ups owners as well as generally limited trust of crowdfunding as a funding facility. One of the most valuable and sustainable impact that the project contributed to was the adoption of the Law no 15-18 on crowdfunding by the Government of Morocco in February 2021, five years after the MEF started drafting it back in 2016. The significance of this law is that it provided an enabling environment for addressing all the other interlinked needs highlighted above. According to one of the assumptions underlying the project ToC, this law is expected to facilitate the mobilization of new funding sources for small and medium enterprises (SMEs) start-ups and innovative projects from Moroccan youth. The Government of Morocco is cognizant of the potential of crowdfunding in accelerating local sustainable development by filling in this funding gap. This is the reason why the Kingdom adopted this new law regulating crowdfunding. It must be pointed out however that until there is a generalized awareness of this tool by all stakeholders, the real impact on youth unemployment will not be observed at community-level. Some respondents - especially those who were keen on crowdfunding but remained unsure - valued most the fact that it created an opportunity for exchange on practices, knowledge through demonstration and orientation which proved to be vital both for potential investors and start-up owners desperate



“...from now on, the engagement of the diaspora will be on the Ministry's agenda as well as the mechanisms for supporting accessibility of crowdfunding facilities by startups' holders”, A senior Government Official

“The study represented a dynamic encouragement for us, a very useful too. The project opened our eyes to the possibilities that exist for social economic development which now encourage us to follow the legislative system. The impact is that the study comforted us that the crowdfunding is going to be an effective platform that will help us promote the partnership with the private sector for social development but also for development agenda for the youth once the law has been promulgated.”

A policy maker at the Ministry

<sup>13</sup> See scoring matrix definition in Annex 6

to access funding. However, the fact that only 6% of the population were aware of what crowdfunding is and does means the momentum created by the project slowly faded.

### Sustainability: [4 – Very good]<sup>14</sup>

Overall, sustainability of the project was hinged on assumption that, at some point, the law regulating crowdfunding will be adopted by the government, therefore enhancing the confidence among the crowdfunding organizations that intended to formalize their presence in Morocco, the confidence within the diaspora communities willing to invest in Morocco, and the trust among start-up owners to access funding through crowdfunding. With the adoption of the law in February 2021, Morocco is already seeing the proliferation of crowdfunding facilities and exponential increase in social enterprises funded through this facility.



Many informants from the government indicated that the two studies were instrumental in shaping how the government wanted to engage the Moroccan diaspora communities in a targeted way. Since the dissemination of the study findings, the engagement of the diaspora communities through crowdfunding is a priority on the agenda of the MEF and the MCMLA as much as is the strengthening of the mechanisms for facilitating Moroccan entrepreneurs' access to funding through crowdfunding.

### Integration of cross-cutting issues

No evidence of integration of cross-cutting issues was found. There was limited consideration of gender disaggregation in the project proposal and in the final narrative reporting. Beyond gender disaggregation on indicators in the project document, there was no other evidence of integration of cross-cutting issues.

## 5. CONCLUSIONS AND RECOMMENDATIONS

\* Recommendations are not classified according to their order of priority but according to the evaluation criteria they fall under.

### 5.1. Relevance

While the project made a significant contribution to raising awareness of the potential benefits of establishing crowdfunding in Morocco, there is still a lot of work to be done before its impact on sustainable local development can be felt, especially among the youth in Morocco. Opportunities for follow up and scale-up programmes mobilizing Moroccan diaspora around crowdfunding exist especially after the bill regulating crowdfunding has been adopted.

**Recommendation 1:** IOM Morocco should seize the opportunity to mobilize funds for follow up programmes to support the Government of Morocco in pursuing its 2030 agenda on strengthening social and solidarity economic sector by mobilizing partnerships alliances around

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<sup>14</sup> See scoring matrix definition in Annex 6

diaspora and crowdfunding within the framework of the Moroccan strategy on the social and solidarity-based economic sector.

### 5.2. Coherence

The project opened opportunities to link the diaspora programme initiated by the MCMLA, the MEF, community entrepreneurs and other initiatives, all of which contribute to the macro-level national development agenda towards the achievement of the SDGs in the country. The project also provided an opportunity to tackle difficult questions related to the legal and financial regulatory framework. However, it is important to note that the project was too small in scope to align with various developmental initiatives including the strategic developmental issues that may specifically interest the Moroccan diaspora.

**Recommendation 2:** IOM Morocco and its government partners should consider exploring the avenue of specifically tapping into the Moroccan diaspora potential to specifically fund community-based reintegration in emigration prone and less resourced communities in Morocco.

### 5.3. Effectiveness

Overall, the project has been successful in achieving all the planned results including the elaboration of an evidence informed hybrid financing model that integrate crowdfunding to facilitate young entrepreneurs' access to funding to initiate start-ups to be active in their social and community development. The project also contributed to the creation of an enabling policy and legal framework supporting the establishment and growth of crowdfunding in Morocco and its overall awareness in Morocco. At the same time, evidence from research conducted after the end of the project, found that knowledge around the concept of crowdfunding and its potential for social development remains significantly low.

**Recommendation 3:** IOM Morocco has an opportunity to collaborate with relevant Ministries to undertake a follow up Knowledge, Attitude and Behavioural (KAB) survey to assess the extent to which the KAB around crowdfunding has improved/decreased especially among the youth and Moroccan diaspora communities after the Kingdom adopted law 15-18 regulating crowdfunding. Such findings could inform targeted diaspora engagement programmes aimed at strengthening the position of crowdfunding in Morocco and the region.

### 5.4. Efficiency

While no systematic value for money or cost-effective analysis was conducted, in terms of investment return in monetary terms as part of this evaluation, we found qualitative evidence demonstrating this relatively low budget project produced sufficient quality and quantity of outputs constituting a solid foundation for long term impact on local development in Morocco. On a relatively small budget, the project was able to involve key stakeholders at all levels in purposeful project activities, which produced an evidence-informed crowdfunding model that was suitable to the Moroccan context and contributed to the bill regulating crowdfunding.

**Recommendation 4:** IOM Morocco should consider mobilizing funds in collaboration with key crowdfunding stakeholders to undertake a specialised 'value for money' on social return on investment (SROI) in the support for promoting crowdfunding in Morocco both locally among potential social entrepreneurs, the Moroccan diaspora, and the government of Morocco. This constitutes a useful entry point for scaled up programming on migration and development to

continue addressing the root causes of risky Moroccan youth migration while contributing to social and solidarity economic sector. This is aligned with the priority agenda of the Kingdom of Morocco reflected in its strategic vision 2030 on social and solidarity economic sector.

### 5.5. Impact

The project contributed to the adoption of the Law no. 15-18 on crowdfunding, although the impact of this law among those targeted by crowdfunding will not be felt if most targeted young Moroccan entrepreneurs who are supposed to benefit from crowdfunding continue to remain largely uninformed or misinformed about the potential and reliability of this important funding tool.

**Recommendation 5:** IOM Morocco should consider a collaboration with relevant government Ministries especially the MEF and MCMLA to establish a Moroccan diaspora engagement platform focused on the promotion of crowdfunding as an alternative solution to start-ups funding accessibility constraints experienced by many young entrepreneurs. Such platform would not only mobilize and strengthen diversified partnerships on crowdfunding within the framework of migration and development but also would serve as a sensitization platform for key stakeholders who remain unaware of what crowdfunding could offer. If there are existing diaspora engagement platforms/fora, ensure that crowdfunding model is an integral part of dialogue facilitated through the platforms.

**Recommendation 6:** IOM should consider programmes to educate young people, especially young entrepreneurs who have or are considering launching innovative start-ups, on the concept of crowdfunding, its potential and how to access funds from this financing facility.

### 5.6. Sustainability

The sustainability lies in the fact that the project provided the tools and opportunity for the MCMLA to engage the diaspora on a long term social cultural development agenda in close collaboration with the MEF. More specifically the law elaborated on crowdfunding is an important institutional tool for continued engagement. However, it is not sufficient unless it is fully operationalized with the participation of all key stakeholders.

**Recommendation 7:** IOM should consider supporting the strengthening of any existing multi-sectoral crowdfunding dialogue platform or supporting the establishment of new ones in Morocco with the aim to enhance the operationalization of the law on crowdfunding towards community level impact.



## 6. ANNEXES

### **Annex 1:** Evaluation Terms of Reference (ToR)

**Termes de Référence** pour l'évaluation interne finale du « *Projet de recherche sur le potentiel du crowdfunding au Maroc, dans l'objectif de la mobilisation des investissements de la diaspora marocaine au service du développement durable et inclusif de leurs territoires d'origine* » (Engaging Diaspora Communities to Support Micro-Entrepreneurship in Morocco).

#### **DU PROJET/PROGRAMME:**

Financé par les Fonds de l'OIM pour le Développement (IDF), le « *Projet de recherche sur le potentiel du crowdfunding au Maroc* » avait pour objectif d'adresser le chômage des jeunes et de soutenir l'entrepreneuriat au Maroc. Le projet visait la réalisation de cet objectif à travers la sensibilisation de l'opinion publique sur le rôle que peut tenir la diaspora dans la création et la croissance de micro-plateformes de *crowdfunding* en ligne au Maroc.

A travers ce projet, l'OIM entendait étudier la cadre légal régissant la pratique du *crowdfunding* au Maroc, ainsi que d'analyser son potentiel en tant qu'outil effectif dans la mobilisation d'investissements de la diaspora marocaine. Ainsi, le *crowdfunding* permettrait une optimisation des bénéfiques de la migration pour un développement local durable des territoires d'origine. En effet, les activités de la diaspora marocaine recèlent un potentiel de développement important de par le fort attachement historique de celle-ci au pays d'origine. Les pouvoirs publics ont su renforcer ce lien de la diaspora avec le Maroc, à travers des politiques publiques ciblées.

Le projet de recherche a entamé au moment opportun où le Ministère de l'Economie et des Finances (MEF) élaborait une loi spécifique régissant la pratique du *crowdfunding* au Maroc. L'OIM Maroc s'est saisi de cette occasion pour impliquer le Ministère en tant que partenaire du projet afin de pouvoir partager avec lui les résultats et bonnes pratiques obtenus. Le projet a par la suite permis de créer un lien entre le Ministère de l'Economie et des Finances et le Ministère Délégué auprès du Ministère des Affaires Etrangères et de la Coopération Internationale chargé des Marocains Résidant à l'Etranger et des Affaires de la Migration (MDCMEREAM), afin d'assurer la prise en compte du rôle clé de la diaspora dans la loi en cours d'élaboration.

Le « *Projet de recherche sur le potentiel du crowdfunding au Maroc* » a pris fin le 31.07.2017 avec la mise en œuvre de toutes ses activités et l'obtention de ses résultats clés. L'atelier final du projet a été tenu le 11 Juillet 2017 à Rabat en présence de 30 participants en provenance de la société civile, le secteur privé, ainsi que différents acteurs institutionnels. L'évènement a été l'occasion de disséminer les conclusions et recommandations du projet de recherche, tout en promouvant une réflexion sur la

création d'outils pour la mise en place d'une plateforme de *crowdfunding* au Maroc, tenant compte du rôle clé joué par la diaspora.

A travers cet atelier final, et diverses rencontres auxquelles l'OIM a pris part, le projet a permis à l'Organisation de se positionner en tant qu'acteur clé en matière d'orientation des investissements de la diaspora par l'innovation, telle que le *crowdfunding*. Pour ce faire, une coordination a été établie entre les ministères, chose qui pourrait par la suite inscrire les actions du projet dans la durabilité.

## **OBJECTIF GENERAL DE L'EVALUATION**

L'objectif général de l'évaluation est d'évaluer et d'analyser la réalisation des activités du projet.

Par ailleurs, afin de concevoir des projets futurs basés sur des résultats concrets, il est essentiel que l'évaluation souligne les contraintes ayant influé sur la mise en œuvre du programme. L'objectif secondaire de l'évaluation est d'évaluer l'efficacité et la durabilité des réalisations du projet dans l'obtention des résultats à moyen terme et des objectifs à long terme.

L'OIM partagera le rapport d'évaluation avec les donateurs du projet et les parties prenantes institutionnelles pour mettre en relief la valeur ajoutée de l'action, les leçons apprises et les recommandations. L'OIM se basera sur ces résultats pour améliorer la programmation future de la mission.

## **METHODOLOGIE DE L'EVALUATION:**

La méthodologie de l'évaluation devrait être basée sur l'Outil Régional de Suivi et d'Evaluation (l'outil RO M&E), conformément au «Manuel de projet de l'OIM - Module 6 Evaluation» (2017), «IOM Evaluation Guidelines» (2006) et notes d'orientation internes de l'OIM.

Le document d'évaluation issu de l'outil de RO M&E sera un dispositif méthodologique central et devra être utilisé pour la collecte de données, leur analyse ainsi que dans la rédaction de rapports.

L'évaluation se basera sur la combinaison suivante de méthodes de collecte de données:

- Examen de la documentation existante (documents de projet, rapports, manuels et livrets, photos, informations disséminées dans les médias) ;
- Entretiens semi-directifs structurés avec le personnel de l'OIM responsable de la mise en œuvre du projet, des organismes gouvernementaux et d'autres parties prenantes (entreprises, ONGs, représentants d'associations de la diaspora, etc) ;

- Groupes de discussion des organismes gouvernementaux et autres parties prenantes (entrepreneurs, représentants d'organisations de la diaspora, représentants d'associations de migrants, etc.);

Conformément aux méthodes d'évaluation et aux standards établis par le guide de développement des projets de l'OIM, les critères d'évaluation suivants seront retenus : *pertinence, efficacité, efficience, impact et durabilité.*

Plus précisément, l'évaluation cherchera à apporter des réponses informées aux questions suivantes :

*Pertinence : Dans quelle mesure est-ce que le projet est valide et pertinent, si le projet répond aux attentes des bénéficiaires*

Est-ce que le projet est conforme aux objectifs énoncés ainsi qu'au mandat et priorités de l'OIM ?

Est-ce que le contexte global et les problèmes à résoudre / problématiques traitées sont toujours les mêmes ? (sauf si le projet a permis de les résoudre)

Comment est-ce que le projet répond-t-il aux priorités nationales liées à la diaspora marocaine ?

De quelle manière est-ce que le projet a répondu aux besoins des populations locales ? Dans quelle mesure est-il évident que des activités supplémentaires et complémentaires devraient être mises en œuvre ?

*Efficacité: Dans quelle mesure est-ce que le projet génère les résultats attendus*

Est-ce que le projet est conforme aux objectifs énoncés ainsi qu'au mandat et priorités de l'OIM ?

Est-ce que le projet est efficace dans la réalisation des résultats escomptés, ainsi que les objectifs planifiés ? Existe-t-il un décalage entre les objectifs et les résultats obtenus ?

Est-ce que les activités ont été suffisamment bien définies et mises en œuvre pour obtenir les résultats escomptés ?

Est-ce que les résultats obtenus sont plus nombreux que ceux planifiés ? Qu'est ce qui pourrait être fait pour rendre le projet plus efficace ?

Dans quelle mesure les activités ont été mises en œuvre de façon conforme au plan de travail ?

*Efficience : Comment est-ce que les ressources (fonds, expertise, temps, etc.) ont été optimisées dans la mise en œuvre des activités et leur conversion en résultats*

Quelles mesures ont été prises pour assurer la bonne gestion des ressources ?

Est-ce que les dépenses du projet sont conformes au budget établi ? Est-ce que le coût incombé est conforme à la stratégie du projet ?

Est-ce que les fonds dépensés donnent la possibilité d'obtenir les résultats attendus ?

Est-ce que les activités auraient pu être mises en œuvre avec moins de ressources sans pour autant réduire la qualité et la quantité des résultats ?

Comparativement à des projets similaires, est-ce que le projet est efficient ?

Dans quelle mesure les activités ont été mises en œuvre de façon conforme au plan de travail ?

Dans quelle mesure les ressources ont été fournies/disponibles aux coûts projetés initialement ?

*Impact : Comment est-ce que le projet contribue au changement d'une situation / Qu'est-ce le projet était censé apporter*

Est-ce que le projet est suffisamment bien monté pour pouvoir identifier les impacts attendus du projet ?

Qu'il soit positif ou négatif, l'impact du projet, provient-il de facteurs externes, internes ou des deux ? Que ce serait-il produit sans le projet ?

Est-ce que l'impact concerne la population cible ? Est-ce qu'une autre population est affectée par les activités du projet ?

Dans quelle mesure est-ce-que les recommandations finales ont été prises en compte dans les législations pertinentes ?

*Durabilité : Dans quelle mesure est-ce que les bénéficiaires du projet s'inscrivent dans la durabilité après la non-disponibilité de l'appui*

Est-ce que les objectifs du projet contiennent un élément de durabilité ? Existe-t-il des indicateurs ou autres sources de vérification ?

Est-ce que le projet est soutenu par des partenaires locaux ? Est-ce qu'ils ont participé au planning et à la mise en œuvre du projet afin de garantir son appropriation et l'intérêt pour sa durabilité ?

Qu'est ce qui devrait être fait pour garantir sa durabilité, si nécessaire ?

*Problématiques transversales : Comment est-ce que le projet serait en corrélation avec d'autres problématiques transversales*

Que peut-on observer en termes de problématiques transversales telles que l'intégration de la dimension « genre » ?

L'évaluation devrait identifier des leçons apprises et apporter des recommandations concrètes pour une programmation future.

#### **4. RAPPORT :**

L'évaluateur devra préparer un projet de rapport à partager avec la Mission et le Bureau Régional du Caire pour obtenir des commentaires, sur la base desquels il devra le finaliser. Le rapport final doit être rédigé en français et respecter les normes linguistiques et grammaticales. Il devra par la suite être révisé et comporter plus de 5000 mots. La fiche d'évaluation devra être utilisée comme contribution au rapport, sur la base du modèle du rapport d'évaluation.

#### **5. ÉQUIPE D'ÉVALUATION :**

L'évaluation doit être effectuée par un seul évaluateur. Les qualifications suivantes sont requises :

- Au moins trois années d'expérience professionnelle en matière de suivi et d'évaluation de projets ;
- Maîtrise ou diplôme équivalent en sciences sociales, politiques publiques, relations internationales ou autres disciplines dans le domaine concerné ;
- Expérience professionnelle au sein d'une organisation du système de l'ONU est souhaitable ;
- Excellente capacités d'analyse de données, de conception d'enquête, de facilitation, d'entretien et de rédaction de rapports ;
- Justifier de connaissances sur l'Etat de Droit, la bonne Gouvernance, les Droits de l'Homme ;
- Un niveau d'anglais/français courant est requis.

#### **6. RESSOURCES ET CALENDRIER:**

Les coûts de l'évaluation seront couverts par l'OIM dans le cadre de l'évaluation interne du projet. Les coûts, y compris les frais de DSA, d'hébergement et autres frais de voyage de l'évaluateur pour effectuer ses recherches/entretiens de terrain au Maroc, seront couverts par l'OIM.

## Annex 2: List of documents reviewed

1. The original project proposal
2. Project final donor report
3. Project Final Expenditure Report
4. Crowdfunding Feasibility Study final report
5. Final report of the study on the potential for crowdfunding in Morocco
6. Presentation Note of the Law Project related to Crowdfunding
7. KORCHI M.A et al. 2019. Crowdfunding in Morocco. International Journal of Innovation and Applied Studies. Vol. 27. 4Nov, 2019, pp. 1037-1057.
8. Arman. F. 2019. Morocco's Crowdfunding Bill:  
<https://www.dlapiper.com/fr/france/insights/publications/2019/04/africa-connected-issue-2/moroccos-crowdfunding-bill/>

## Annex 3: Example of data collection instruments

### ENGAGING DIASPORA COMMUNITIES TO SUPPORT MICRO-ENTREPRENEURSHIP IN MOROCCO

#### Project Ex-Post Evaluation Key informant interview guide: Partner organizations

*For the interviewer:* Start by introducing yourself to the respondent and thank him/her for sparing time to speak to IOM. Explain the purpose of the evaluation. The questions contained here are only a guide. Interview may need to probe more in case information volunteered by the respondent is not sufficiently detailed with regard to expected information. The discussion will take approximately 45-60 minutes.

	Guiding Question(s)	Note to Interviewer
1.	Could you briefly describe how you are involved in the micro-finance for SMES in Morocco?	
2.	How did you get involved in working with IOM on this project supporting crowdfunding? How do you visualize success if the project was an absolute success?	
3.	Could you describe the context of Crowdfunding in Morocco? What are the opportunities? What are the challenges?	<i>Probe to find out: Was lack of centralized and comprehensive migration data one of them?</i>
4.	What has been your involvement in this project?	
5.	Do you really think that this project contributed to crowdfunding efforts in Morocco? What are the key drivers of success if you consider the project was successful?	<i>This is meant to assess whether respondent feels that the project could have been designed differently. These are ideas for future similar projects. Every participant will have their own opinion from their own perspective based on how they were involved and their various roles. Please encourage participation</i>
6.	To what extent were the key stakeholders involved in implementing the project? Do you feel that all relevant	<i>Do they feel all relevant stakeholders were involved fully, are there some key</i>

	stakeholders were adequately involved? What could have been improved?	<i>stakeholders whom they feel were omitted?</i>
7.	<u>Now we are going to look at the main project output: three parts research report: one on the feasibility, the other on mapping crowdfunding involving expatriates; recommendations regarding the implementation of good practices?</u> how were they received by relevant stakeholders?  Please explain any key observed success and what the project did you believe contributed to that significantly?	<i>Probe for as many actual cases as possible to ascertain that all the respondents 'points of views are covered as they may see different ways of using the report.</i>
8.	Have stakeholders started using the three reports? How?	<i>Probe to find out if they don't find the document useful or its not readily accessible etc. If used probe specific areas that have been used.</i>
9.	From what you know, is there a favorable policy framework to allow crowdfunding and to implement the main recommendations from the study? Briefly explain your answer also giving possible solutions if answer is NO.	<i>Probe</i>
10.	What do you anticipate being the challenging in using the report in your different areas of work?	<i>Respondents may already cover this when responding to the previous question. Only probe if you think there are gaps to get more</i>
11.	The main objective of this IOM initiative was to contribute to the growth of crowdfunding in Morocco as a tool to support startups and entrepreneurship as well as to engage Moroccan diaspora in development initiatives. To what extent do you think IOM achieved or contributed to this objective? Other achievements you noted?	<i>Ask this question only if you feel respondent hasn't provided this info already</i>
12.	Sustainability is important to IOM when it comes to technical support to government and this case is no different. Let's now talk about sustainability: <ul style="list-style-type: none"> <li>• The project has closed its activities some time ago but looking at where we are now: what do you see as <u>the key benefits</u> the project left behind that will continue to be useful for the GoM?</li> <li>• How are you using the results/lessons from the project in your current activities?</li> </ul>	<i>This question is about sustainability of the project activities, outputs and processes. Probe to get sufficient information about all expected aspects of sustainability. interviewer should probe to keep the conversation focused on sustainability.</i>
13.	Based on lessons and experience from process of this project, what are the key recommendations would you like to make to IOM for future consideration to help member states to advance crowdfunding to reduce unemployment among the youth?	
14.	Thank the participants for the time and information	<i>Before thanking them, the interviewer should ask whether there is any other document directly or indirectly related to the project that the evaluator should know about (e.g. funded enterprises that we funded by the project</i>

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#### Annex 4: List of Key Informants Interviewed

	Name	Institutions	Title
1	Ms Irene Passini	IOM Morocco	Project Focal Point
2	Ms Hind Aissaoui Benani	IOM Morocco	Migration and Development Programme Coordinator
3	Ms Mouna Bouhmouch and M. Djelloule Makria		Consultants (2)
4	Mr Hassan El Hasnaoui	Foundation Hassan II	A Senior Representative
5	A representative	Amal Marrakech (start up)	C-owner
6	Ms yacine El Hamdaoui	Cotizi (start up)	Owner
7	Mr. Hicham Talbi	Ministry of Economy and Finance	Head of Treasury
8	Ms Mouna Marzak	Ministry in Charge of Moroccan Living Abroad	Director
9	Ms Fatima Tigratine	Ministry in Charge of Moroccan Living Abroad	Head of Division
10	Mr Zakaria Nachid	Ministry of Economy and Finance	
11	Mr Zakaria Hahim	Hub Africa	A representative
12	Mr Essalam Arfan	Intent (start-up)	Start-up owner
13	Mr Emmanuel Esposito	Afineety	A Senior Representative
14	Mr Hamdane Thameur	AFRIKWITY/COFUNDY	Startup owner



## Annex 5: Evaluation Matrix

Aggregate Evaluation Questions extracted from the ToRs	Evaluation criteria	Indicator	Data source & Methods			
1. What was the quality of the design (intervention package and delivery strategies) and how well was it implemented (implementation fidelity)?	Quality of project design and execution	<ul style="list-style-type: none"> <li>• Soundness of project logic in relation to the needs</li> </ul>	Document review	Project event/site observation	KIIs	FGD
2. To what extent were different government and CSO stakeholders been involved in identification of priority needs to be addressed by the project and in the implementation?	Relevance	<ul style="list-style-type: none"> <li>• Number of stakeholders participating in project activity conceptualization and implementation</li> </ul>	Document review		KIIs	
3. How valuable were the evaluands outcomes to the target stakeholders/beneficiaries?		<ul style="list-style-type: none"> <li>• Levels of satisfaction of project outputs by key stakeholders</li> </ul>	Document review	Project event observation	KIIs	FGD
4. How relevant is the evaluand to the pressing or priority needs it is meant to address?						
5. To what extent did project activities translate into short, medium term and long term planned results?	Effectiveness	<ul style="list-style-type: none"> <li>• Quality and quantity of outcomes among target project participants</li> </ul>	Document review	Project event observation	KIIs	FGD
6. What component of the evaluand contributed to the most value to the most important outcomes?		<ul style="list-style-type: none"> <li>• Evidence from analysis</li> </ul>	Document review		KIIs	FGD
7. Did the value of the outcomes outweighing the resources invested to produce them?	Efficiency	<ul style="list-style-type: none"> <li>• Value of results achieved</li> </ul>	Document review	Project event observation	KIIs	

Aggregate Evaluation Questions extracted from the ToRs	Evaluation criteria	Indicator	Data source & Methods			
8. What results produced by the project are most valued, according to whose values?	Impact	<ul style="list-style-type: none"> <li>Timeliness of learning and integration of lessons during the implementation</li> </ul>	Document/literature review		KIIs	
9. What is the observed positive, negative intended, or unintended outcomes of the project?		<ul style="list-style-type: none"> <li>Number of direct and indirect beneficiaries</li> </ul>	Document review		KIIs	
10. To what degree did the project's design, planning and implementation ensure sustainability of initiated activities and benefit it producing beyond its life cycle?	Sustainability	<ul style="list-style-type: none"> <li>Presence of activities and mechanisms the project put in motion that have shown resilience at least a year after funding ceased</li> </ul>	Document review	Project event observation	KIIs	FGDs
11. To what extent is the evaluand or aspects of it including delivery approaches and intervention packages likely to be successful in other settings?			Document review		KIIs	

### Annex 6: Scoring definition

CRITERIA / OECD DEFINITION	DIMENSIONS MEASURED	1-Poor	2-Adequate	3 - Good	4 - Very good	5 - Excellent
<p><b>RELEVANCE</b></p> <p><i>IS THE INTERVENTION DOING THE RIGHT THINGS?</i></p> <p>The extent to which the intervention objectives and design respond to beneficiaries', global, country, and partner/institution needs, policies, and priorities, and continue to do so if circumstances change.</p>	<ul style="list-style-type: none"> <li>Level of alignment with national priorities, strategies, policies, global commitments, and IOM / Fund priorities / criteria.</li> </ul>	<p>Project is not aligned with national priorities, strategies, policies, global commitments, and IOM / Fund priorities / criteria.</p>	<p>Project is only partially aligned with national priorities, strategies, policies, global commitments, and IOM / Fund priorities / criteria.</p>	<p>Project is mostly aligned with national priorities, strategies, policies, global commitments, and IOM / Fund priorities / criteria.</p>	<p>Project is aligned with national priorities, strategies, policies, global commitments, and IOM / Fund priorities / criteria.</p>	<p>Project is well aligned with national priorities, strategies, policies, global commitments, and IOM / Fund priorities / criteria.</p>
	<ul style="list-style-type: none"> <li>Level of evidence that beneficiaries and stakeholders were involved in project design.</li> </ul>	<p>No evidence that beneficiaries and stakeholders were involved in project design.</p>	<p>Adequate evidence that beneficiaries and stakeholders were involved in project design but with many limitations.</p>	<p>Good evidence that beneficiaries and stakeholders were involved in project design but with some limitations.</p>	<p>Very good evidence that beneficiaries and stakeholders were involved in project design.</p>	<p>Excellent evidence that beneficiaries and stakeholders were significantly involved in project design.</p>
	<ul style="list-style-type: none"> <li>Existence of needs assessment.</li> </ul>	<p>No needs assessment carried out.</p>	<p>Very limited or no needs assessment carried out.</p>	<p>Limited needs assessment carried out.</p>	<p>Needs assessment carried out.</p>	<p>Needs assessment carried out.</p>
	<ul style="list-style-type: none"> <li>Level of integration of</li> </ul>	<p>No integration of human rights and</p>	<p>Little or no integration of</p>	<p>Some integration of human rights and</p>	<p>Strong integration of human rights</p>	<p>Very strong integration of</p>

CRITERIA / OECD DEFINITION	DIMENSIONS MEASURED	1-Poor	2-Adequate	3 - Good	4 - Very good	5 - Excellent
	human rights and gender equality within the project design and implementation.	gender equality within the project design and implementation.	human rights and gender equality within the project design and implementation.	gender equality within the project design and implementation.	and gender equality within the project design and implementation.	human rights and gender equality within the project design and implementation.
<p><b>HOW GOOD IS THE INTERVENTION DESIGN AND HOW WELL WAS IT IMPLEMENTED ?</b></p>	<ul style="list-style-type: none"> <li>The validity and logic of the project design as seen in the results matrix (RM).</li> </ul>	<p>Poor vertical logic of the RM (assessing quality of results-formulation as well as linkages between objectives, outcomes and outputs)</p> <p>Poor horizontal logic of the RM (inter alia indicator quality)</p> <p>Indicators do not match the respective result and therefore do not measure progress adequately</p>	<p>Adequate vertical logic of the RM (assessing quality of results-formulation as well as linkages between objectives, outcomes and outputs)</p> <p>Adequate horizontal logic of the RM (inter alia indicator quality)</p> <p>Only some (or few) Indicators match the respective result and measure progress adequately</p>	<p>Good vertical logic of the RM (assessing quality of results-formulation as well as linkages between objectives, outcomes and outputs)</p> <p>Good horizontal logic of the RM (inter alia indicator quality)</p> <p>Indicators match well the respective result and measure well progress adequately against the respective result</p>	<p>Very good vertical logic of the RM (assessing quality of results-formulation as well as linkages between objectives, outcomes and outputs)</p> <p>Very good horizontal logic of the RM (inter alia indicator quality)</p> <p>Indicators match well the respective result and measure well progress adequately against the respective result</p>	<p>Excellent vertical logic of the RM (assessing quality of results-formulation as well as linkages between objectives, outcomes and outputs)</p> <p>Excellent horizontal logic of the RM (inter alia indicator quality)</p> <p>Indicators match well the respective result and measure well progress</p>

CRITERIA / OECD DEFINITION	DIMENSIONS MEASURED	1-Poor	2-Adequate	3 - Good	4 - Very good	5 - Excellent
		against the respective result	against the respective result .	with some limitations.	with very few limitations.	adequately against the respective result
		Baselines and targets are inappropriate and unrealistic.	Most baselines and targets are inappropriate and unrealistic.	Baselines and targets are appropriate and realistic, with some limitations.	Baselines and targets are appropriate and realistic, with very few limitations.	Baselines and targets are appropriate and realistic.
		No assumptions are described.	No assumptions are described or very few.	Assumptions are described, but more could have been foreseen.	Assumptions are described.	Assumptions are described.
<p><b>COHERENCE</b></p> <p><i>HOW WELL DOES THE INTERVENTION FIT?</i></p>	<ul style="list-style-type: none"> <li>Extent of compatibility and coordination with other interventions of the sector.</li> </ul>	<p>Poor coherence with other IOM projects; relevant staff not aware of other IOM projects within the country and at other IOM missions.</p>	<p>Adequate coherence with other IOM projects; relevant staff aware of other projects but little or no contact.</p>	<p>Good coherence with other IOM projects; relevant staff aware of each other's projects and are in contact.</p>	<p>Very good coherence with other IOM projects as demonstrated through coordination between projects.</p>	<p>Excellent coherence with other IOM projects as demonstrated through working together, possible joint activities and sharing resources.</p>

CRITERIA / OECD DEFINITION	DIMENSIONS MEASURED	1-Poor	2-Adequate	3 - Good	4 - Very good	5 - Excellent
The compatibility of the intervention with other interventions in a country, sector or institution.		Poor coherence with relevant external interventions as demonstrated through IOM staff not aware of them.	Adequate coherence with relevant external interventions as demonstrated through IOM staff being knowledgeable of some interventions but not all relevant.	Good coherence with relevant external interventions as demonstrated through IOM staff being knowledgeable of them.	Very good coherence with relevant external interventions as demonstrated through contact between IOM and interventions' staff.	Excellent coherence with external relevant interventions as demonstrated through coordination meetings and possible joint activities.
<p><b>EFFECTIVENESS</b></p> <p><i>IS THE INTERVENTION ACHIEVING ITS OBJECTIVES?</i></p> <p>The extent to which the intervention</p>	<ul style="list-style-type: none"> <li>Extent to which the project objective and outcomes were achieved.</li> </ul>	<p>Poor or no evidence that the project activities were translated into short- &amp; long-term results. Evidence of unintended negative results.</p> <p>Project objective and outcomes not achieved.</p>	<p>Some satisfactory evidence that the project produced positive effects. Evidence of unintended negative results.</p> <p>Project objective and outcomes partially or not achieved.</p>	<p>Good evidence that the project produced good positive effects. Few negative unintended effects.</p> <p>Project objective and outcomes partially achieved.</p>	<p>Strong evidence that the project produced very good positive effects. Few negative or no unintended effects identified.</p> <p>Project objective and outcomes partially or mainly achieved.</p>	<p>Excellent evidence the project achieved more than set targets including unintended positive changes.</p> <p>Project objective and outcomes mainly or fully achieved.</p>

CRITERIA / OECD DEFINITION	DIMENSIONS MEASURED	1-Poor	2-Adequate	3 - Good	4 - Very good	5 - Excellent
<p>achieved, or is expected to achieve, its objectives, and its results, including any differential results across groups.</p>	<ul style="list-style-type: none"> <li>Effectiveness of collaboration and coordination with partners and stakeholders.</li> </ul>	<p>Collaboration and coordination with partners inadequate and evidence of negative impact on results.</p>	<p>Collaboration and coordination with partners inadequate.</p>	<p>Collaboration and coordination with partners effective with some limitations.</p>	<p>Collaboration and coordination with partners effective with very few limitations.</p>	<p>Collaboration and coordination with partners effective.</p>
	<ul style="list-style-type: none"> <li>Evidence of involvement of beneficiaries in project processes.</li> </ul>	<p>No involvement of beneficiaries in the project processes.</p>	<p>Very limited Involvement of beneficiaries in the project processes.</p>	<p>Involvement of beneficiaries in the project processes but with some limitations.</p>	<p>Involvement of beneficiaries in the project processes but with very few limitations.</p>	<p>Involvement of beneficiaries in the project processes.</p>
	<ul style="list-style-type: none"> <li>Resilience/agility to manage and monitor risks, or unexpected internal/external factors</li> </ul>	<p>Risks/unexpected factors not managed/monitored adequately</p>	<p>Risks/unexpected factors partially managed/monitored</p>	<p>Risks/unexpected factors were managed/monitored</p>	<p>Most risks/unexpected factors were well managed/monitored</p>	<p>All risks/unexpected were very well managed/monitored</p>
<p><b>EFFICIENCY</b></p>	<ul style="list-style-type: none"> <li>Economic use of resources (human, physical and financial).</li> </ul>	<p>Little evidence of efficiency; results disproportionate with resources invested.</p>	<p>Only some evidence of appropriate use of resources but some results could have been achieved with</p>	<p>Evidence of good use of resources and noticeable efforts to choose cost-effective</p>	<p>Very good evidence that results proportionate with resources invested.</p>	<p>Excellent use of resources.  Strong evidence that the project resources used are</p>

CRITERIA / OECD DEFINITION	DIMENSIONS MEASURED	1-Poor	2-Adequate	3 - Good	4 - Very good	5 - Excellent
<p><b>HOW WELL ARE RESOURCES BEING USED?</b></p> <p>The extent to which the intervention delivers, or is likely to deliver, results in an economic and timely way.</p>	<ul style="list-style-type: none"> <li>Timeliness of interventions (ability to stick to project timeline).</li> <li>Respects reporting requirements</li> </ul>	<p>Under 60% use of budget.</p> <p>One or more no-cost extensions.</p> <p>Project reports not submitted to PRIMA on time (with delays between 4 weeks and more).</p>	<p>less budget or fewer resources.</p> <p>Less than 70% use of budget.</p> <p>One or more no-cost extensions.</p> <p>Most project reports submitted to PRIMA late (with delays between 2 weeks and more).</p>	<p>interventions and approaches.</p> <p>At least 70% use of budget.</p> <p>One or no no-cost extension.</p> <p>Most project reports submitted to PRIMA on time (within 1-2 weeks delay).</p>	<p>At least 80% use of budget.</p> <p>No no-cost extensions.</p> <p>All project reports submitted to PRIMA on time.</p>	<p>proportionate to the results generated.</p> <p>At least 90% use of budget.</p> <p>No no-cost extensions.</p> <p>All project reports submitted to PRIMA on time.</p>
<p><b>IMPACT</b></p> <p><b>WHAT DIFFERENCE DOES THE</b></p>	<ul style="list-style-type: none"> <li>The significance of short- and long-term effects and changes of the project</li> </ul>	<p>No positive short- or long-term incidences of effects/changes of the projects identified.</p>	<p>None or very few positive short-term incidences of effects/changes of the projects identified; no indications of</p>	<p>Positive short-term incidences of effects/changes of the projects identified; some indications of</p>	<p>Positive short- and long-term incidences of effects/changes of the projects identified; impact looks significant</p>	<p>Positive short- and long-term incidences of effects/changes of the projects identified and estimated to have</p>



CRITERIA / OECD DEFINITION	DIMENSIONS MEASURED	1-Poor	2-Adequate	3 - Good	4 - Very good	5 - Excellent
<p><b><i>INTERVENTION MAKE?</i></b></p> <p>The extent to which the intervention has generated or is expected to generate significant positive or negative, intended or unintended, higher-level effects.</p>	<ul style="list-style-type: none"> <li>The significance of negative effects/changes.</li> </ul>	<p>Negative effects/changes of the project identified with potential negative impact (e.g. project delay policy process, reputation of IOM negatively affected by project, raised expectations of beneficiaries by project, etc.).</p>	<p>potential long-term results.</p> <p>Negative effects/changes as a result of the project identified.</p>	<p>potential long-term results.</p> <p>Insignificant or no negative effects/changes of the project identified.</p>	<p>but too early to be sure.</p> <p>Insignificant or no negative effects/changes of the project identified.</p>	<p>significant impact (e.g. policy in place, practices changed, etc.).</p> <p>No negative effects/changes of the project identified.</p>
<p><b><i>SUSTAINABILITY</i></b></p> <p><b><i>WILL THE BENEFITS LAST?</i></b></p>	<ul style="list-style-type: none"> <li>Temporality/permanence of outcomes achieved</li> </ul>	<p>No evidence of sustainability in the design, implementation, and results.</p>	<p>Little evidence of sustainability in the design, implementation, and results.</p>	<p>Good evidence of sustainability in design, implementation, and results.</p>	<p>Strong evidence of sustainability in design, implementation, and results.</p>	<p>Excellent evidence of sustainability in design, implementation, and results.</p>

CRITERIA / OECD DEFINITION	DIMENSIONS MEASURED	1-Poor	2-Adequate	3 - Good	4 - Very good	5 - Excellent
The extent to which the net benefits of the intervention continue or are likely to continue.	<ul style="list-style-type: none"> <li>Extent to which processes and deliverables put in place by the project continue to deliver benefits beyond its lifecycle</li> </ul>	Processes and deliverables of the project not generating benefits.	Processes and deliverables of the project generating very few results.	Processes and deliverables of the project are still generating a few results.	Processes and deliverables of the project are still generating some results.	Processes and deliverables of the project are still generating considerable results.
	<ul style="list-style-type: none"> <li>Extent to integration of project in national/local structures</li> </ul>	No evidence of integration of project processes/deliverables in national/local structures.	Little evidence of integration of project processes/deliverables in national/local structures.	Evidence of integration of project processes/deliverables in national/local structures with some limitations.	Evidence of integration of project processes/deliverables in national/local structures with very few limitations.	Evidence of integration of project processes/deliverables in national/local structures.
	<ul style="list-style-type: none"> <li>Existence of follow up projects/mechanisms and hand-over</li> </ul>	No evidence of an officially documented hand-over / follow-up plan or actions.	Little evidence of an officially documented hand-over / follow-up plan or actions.	Evidence of an officially documented hand-over / follow-up plan or actions but with limitations.	Evidence of an officially documented hand-over / follow-up plan or actions.	Evidence of an officially documented hand-over / follow-up plan or actions.
	<ul style="list-style-type: none"> <li>Evidence of resources within IOM and/or partners to</li> </ul>	No consideration of resources within IOM and/or	Little consideration of resources within IOM and/or	Consideration of sources within IOM and/or partners for	Consideration of resources within IOM and/or	Consideration of resources within IOM and/or

CRITERIA / OECD DEFINITION	DIMENSIONS MEASURED	1-Poor	2-Adequate	3 - Good	4 - Very good	5 - Excellent
	continue to deliver project benefits	partners for the continuity of the project results.	partners for the continuity of the project results.	the continuity of the project results.	partners for the continuity of the project results.	partners for the continuity of the project results.